

# THE TENNESSEE BANKER

MEMBER FEATURE

## Chattanooga's RockPoint Bank

*Hamp Johnston opens up about  
the first Chattanooga de novo bank  
to open since Great Recession*

PHOTO RECAPS

Credit Conference  
Human Resources Conference  
The Southeastern School of  
Consumer Lending I & II

AND

The success of TBA's  
Financial Literacy Week



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Sunrise on a field of irises.

Photo: Marina VN, Shutterstock



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**COLIN BARRETT**  
President/CEO,  
Tennessee Bankers  
Association

# Organized, vocal bankers key to legislative success

## THREE THINGS TO DO THIS MONTH

### 1.

Join the TBA Government Relations Committee by emailing me at [cbarrett@TNBankers.org](mailto:cbarrett@TNBankers.org).

### 2.

Begin thinking of legislation that would benefit your bank and customers. Legislation brought by the TBA this year was a result of banker requests. If you have a suggestion, contact Amy Heaslet at [aheaslet@TNBankers.org](mailto:aheaslet@TNBankers.org).

### 3.

Learn more about the merchants' interchange issue and the continued fight ahead of us by reading Amy's column on page 9.

### **"Ask not what your country can do for you but what you can do for your country."**

"Speak softly and carry a big stick." "The only thing to fear is fear itself." One of the lasting legacies of many political leaders is the memorable quotes that they leave behind. Hardly a day goes by in Tennessee politics when the phrase, "It matters who governs," isn't uttered. This phrase, attributed to former Lt. Governor Ron Ramsey, speaks to the impact that elected leaders have on our state and country.

While we may agree that it matters who governs, the influence of an organized and vocal constituency can have an even greater impact than that of our elected leaders.

At TBA, our legislative influence works best when our lobbyists and bankers work collectively. Our lobbyists have a reputation for being the experts on banking issues, a needed skill considering very few state legislators have banking experience. They are also known for their integrity and ability to fairly and accurately provide both sides of an issue.

The influence our legislative team yields is also directly related to the strong relationships bankers have in their districts. Bankers are the community leaders and local influencers, and their connections to their communities is what allows our team to represent the industry so well. This partnership has never been more on display than it was this year in Nashville when merchants pushed legislation to get out of paying interchange fees on sales tax.

In Amy Heaslet's column on page 9, you will learn more about this particular battle and why it is important to continue to engage your House and Senate members. Amy often says that it is easier to pass your own legislation than stop someone else's, and this is a great example of that. And quite frankly, we would not have been able to stop the merchants' legislation without the strategic alliance between the TBA and our bankers.

While our team was at the Capitol urging lawmakers to oppose this legislation, Tennessee bankers were reinforcing that message at home explaining the negative impact this would have on their banks.

Any industry, business or cause can have lobbyists working the halls of the state legislature. But what sets the banking industry apart is that legislators see firsthand the role you play in your community. Your grassroots efforts have led to our success over the past 130 years. However, it is something we cannot take for granted.

M&A has decreased the number of banks in Tennessee by more than 30% in recent years. And there is no indication that trend will slow down. It is important that more bankers, not just bank leadership, engage with TBA on legislative issues facing the industry. And we need your help in doing that. If you have bankers that would like to participate in our legislative efforts, please have them sign up for our action alerts. Additionally, invite them to join us for the Friday calls we hold bi-weekly during the legislative session.

If we are to succeed on the state level, whether it is addressing interchange or any other issue that comes our way, it is going to take every banker in Tennessee. I hope you will join us on this important mission to serve our industry and communities. 🇺🇸

-Colin

# TBA Online

We're on social media. Follow us for the latest in all TBA news, events, and much more.



@TNBankers, April 22, 2021

Stand up. Mask up. 🙌  
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## JOIN OUR E-NEWSLETTER

This Week is TBA's weekly e-newsletter, covering government relations developments, regulatory announcements, education programming, and timely association and industry news. If you'd like to join our mailing list, please contact Caroline Latham at [clatham@TNBankers.org](mailto:clatham@TNBankers.org).



## TBA WEBINARS

Register for these webinars and more at [TNBankers.org/calendar](https://TNBankers.org/calendar)

### Handling Subpoenas, Summonses, Garnishments & Levies, June 2

Has your institution implemented proper procedures for handling subpoenas, summonses, garnishments, and levies? Although these complicated legal documents are part of the daily fabric, many staff members are not properly trained to handle them—thus exposing the institution to significant liability. This webinar will explain these legal processes and the situations in which they can be served on your institution. It will describe proper handling, such as determining what information can and can't be disclosed, identifying accounts, placing account holds, answering interrogatories, notifying the account holder, and remitting funds.

### Treasury Management: How to 'Power Up' Deposits & Fee Income, June 3

Community banks are searching for ways to increase core deposits and non-interest fee income. Treasury management is the answer. This foundational course will address the new products, technology, and authentication methods now available and explain how to determine what your business customers may need, based on their industry—now or right from the start. Gain a deeper understanding of how the sales, treasury management, IT, marketing, and deposit operations teams must collaborate to successfully sell and implement your bank's products and services. Discover the ideal organizational design for treasury management and how to incentivize the sales team. This comprehensive webinar will address the marketing and sales process, product implementation, and the future of cash management.



**AMY HEASLET**

Executive  
Vice President/  
General Counsel,  
Tennessee Bankers  
Association

## STAY UP-TO-DATE

Stay up-to-date through *This Week* and our legislative update calls during session. TBA also invites member banks' in-house counsel to join our Bank Lawyers Committee. Contact Amy Heaslet to learn more at [ahneaslet@TNBankers.org](mailto:ahneaslet@TNBankers.org).

# Interchange fees again take stage during session

**If bankers were asked to name one legislative success they'd like achieve during their career, the majority would likely say "taxation of credit unions."** If Tennessee retailers, namely grocers and operators of fuel and convenience stores, were asked the same question, they would say "reduction of interchange fees." This issue has become a priority issue for retailers at the state level in recent years and is brought with as much passion as bankers who argue for equal treatment of credit unions.

For the second year in a row, retailers filed legislation to prohibit interchange fees from being charged on the sales tax portion of retail transactions. This put TBA as the central point of defense given the negative impact this would have on every bank in Tennessee; however, it was a coalition effort including credit unions and card networks that worked to successfully fend it off this year.

The strength of the retailers' grassroots advocacy was a near equal match with the financial institutions' lobbying against the interchange bill, but in the end, bankers' outreach to their legislators tipped the scales toward defeating the legislation. In fact, we heard directly from some legislators that they changed their position to opposition after hearing from their local bankers.

In addition to the grassroots by bankers who helped achieve enough opposition in the Senate and House to force the retailers to defer the legislation to next year, we also received favorable reaction to several of our talking points. One of the points that most resonated with lawmakers was that the technology to implement the legislation does not currently exist. As it stands now, at the point-of-sale, the payments system recognizes only the amount of the total transaction and the technology does not currently exist to segregate the tax from the purchase price.

Additionally, legislators were also receptive to the benefits retailers receive by accepting electronic payments. For example, compared with cash or check, electronic transactions are

more efficient, generate higher sales volumes, and bring guaranteed, real-time payment to the retailers.

Another critical point was that in the instance of fraud, the consumer's financial institution bears the cost burden and the retailer is made whole, including the sales tax amount.

These talking points made for persuasive conversations with lawmakers, but there is also a great deal of empathy for the retailers' position and it was not an easy task to garner enough opposition to defer the bill. Despite the lack of technology and costs for financial institutions associated with providing electronic payments, the question of "should retailers pay the interchange fee on the full amount of sales tax that they fully remit to the state" struck a chord with some members who would have supported the legislation if it had been presented for a vote.

For retailers, they see interchange as a direct hit on their bottom line. For the associations representing these retailers, they will continue bringing this legislation each year and their grassroots efforts will remain strong.

Fortunately for the banking industry, we're in a more favorable position because we are advocating for the status quo—much like credit unions advocate for the status quo on their tax exemption. But we must continue our outreach to legislators on this issue when session ends if we expect to continue defeating the retailers' efforts. Power in numbers will help win this fight and with retailers across the state advocating for this legislation, we must have an equal force of bankers in opposition.

When you see your legislators and they ask what they can do for you and your bank, please urge them to oppose any efforts to limit interchange fees. Given the complexities of the payments system, education on electronic payments, including the importance of interchange fees to financial institutions, will be very helpful. To all of the bankers who have already reached out to their lawmakers about this, thank you! Your efforts are why we were successful this year. 🇺🇸



# RockPoint Bank is first Chattanooga de novo bank to open since Great Recession

STORY BY **ROGER SHIRLEY**

PHOTOS SUBMITTED BY **ROCKPOINT BANK**







**Four years ago, Chattanooga banker Hamp Johnston was managing a middle market banking team for J.P. Morgan Chase in a region that included Chattanooga, Knoxville, and the Tri-Cities.**

He was excited to be back on the commercial side of the business at Chase, which he joined in 2014 after spending almost 12 years at First Tennessee in its private banking group. He and his team were focused on commercial lending, treasury management, merchant services, 401k record keeping, and investment banking for clients in East Tennessee.



JOHNSTON

The last thing he was thinking about was starting a de novo bank. Then Hamp got a phone call from Steve Frost of Tuftco Corporation, and he asked "Hey, can you come and see me?"

"I got really excited," Johnston said, "thinking we might have an opportunity to work with him." Steve called back later and added, "Don't bring anyone with you." Now, Johnston was excited and intrigued.

Johnston arrived at the meeting with no idea what might be coming. After exchanging pleasantries, Steve cut to the chase. "This meeting is not going to be what you expected," he told Johnston. "We are thinking about starting a new bank. Do you have any interest in being involved in that?"

Turns out he did, eventually.

*Continued on next page*





The RockPoint Bank executive lineup. From left to right, Kerry Riley, Chief Credit Officer; Camille Daniel, Chief Banking Officer; Patrick Jensen, Chief Financial Officer; and Hamp Johnston, CEO

It took a few years following that initial conversation for RockPoint Bank to launch, but Johnston is now at the helm as president and CEO of the first de novo bank in Chattanooga since the Great Recession of 2008.

RockPoint opened March 15 in downtown Chattanooga and currently has 23 employees, including commercial bankers, universal bankers and a financial center manager, and it will add more as the bank realizes the growth Johnston and his executive team of industry veterans expect. It will have a strong C&I focus and offer private banking but not wealth management or trust services. “We don’t have the size and scale to be all things to all people,” Johnston said.

The opening was preceded by an over \$33 million equity raise that was carried out in the shadow of the pandemic, which derailed the original timeline and tested the strategic flexibility of the organizing group. But those days are in the rearview mirror, and now the RockPoint team is looking ahead to its 7-to-10-year goal of gaining 10% of the Chattanooga MSA’s \$12 billion market, which would make it a billion dollar-plus bank.

Helping guide that effort is an impressive 12-member board of directors with deep local ties, chaired by John Haddock, a banking veteran who now serves as CFO and chief compliance officer at Transcard, a payments technology solutions company. Other directors include Harshad Shah, who led the board’s

equity raise efforts, and Piet Dossche and Eric Storey, who were recently elected to serve on the board (subject to regulatory non-objection) to add North Georgia and North Alabama representation, respectively, to align RockPoint’s board composition with its market area.

### **‘Are We Crazy?’**

Hamp Johnston knows the Greater Chattanooga area well, living there all his life except for his time in Lexington, Va., attending Washington & Lee University—where he majored in history—and an 18-month stint in Memphis while in First Tennessee’s commercial lending training program.

During his senior year at W&L, Johnston says, “it was made clear that I needed to start earning a paycheck when I graduated.” He heard First Tennessee (now First Horizon) was interviewing for spots in its management training program, and he signed up to check it out.

“I had no idea I wanted to be a banker, but I interviewed, and they offered me a job. And my thought process going into it was: This is a good opportunity, I’ll learn something and get exposure to the business world. And now, 25-plus years later, it turned out I really liked it.”

Johnston returned to Chattanooga from Memphis to finish the last half of the three-year program in his hometown, where he rotated through all the different commercial departments. Upon completion, he landed a vice presi-





The RockPoint Bank team on day one of the bank opening.

dent position in the bank's financial institutions division, aka correspondent banking, covering the Georgia region. (Interestingly, he helped a couple of de novo banks start in Georgia.)

After a five-year stint at SunTrust, he returned to First Tennessee to join its private banking group as a vice president relationship manager and was later promoted to senior vice president and manager of the bank's private banking and trust team in Chattanooga. In 2014, J.P. Morgan Chase recruited him to manage its commercial banking for East Tennessee.

It was about three years into his job at Chase that Johnston received the call about the idea of starting a new Chattanooga bank.

"We actually looked at the opportunity pretty closely, but for different reasons—from a timing standpoint, from a personal standpoint—it just didn't fit," Johnston said. "But there was a group of us that continued having occasional conversations. Did we still have interest? Did we still think there's an opportunity? Are we crazy?"

### Filling a Void

Among those in that group were several who ultimately joined RockPoint Bank, either as board members or as part of the executive management team, which in addition to Johnston includes Chattanooga banking veterans Patrick Jensen, chief financial officer; Camille Daniel, chief banking officer; and Kerry Riley, chief credit officer.

"We had all been in banking in Chattanooga for 25-plus years. We were all in senior positions. Nobody needed a job," Johnston said. What they needed, however, was to convince themselves that the risk was worth the opportunity. The conversations continued, and by early 2019 they concluded there indeed was a need for a new local bank—and that it could succeed.

"If you go back to 2015, local banks had 20-plus percent of the Chattanooga market share, but by 2019 there were only two remaining banks headquartered in Hamilton County and combined they had less than 5%," Johnston said. "We just felt like there was a void we could help fill."

In the summer of 2019, all four resigned from their respective banks and by August were working full-time on getting RockPoint up and running, gearing up for an equity raise and gaining the necessary regulatory approvals from the OCC and the FDIC. They had chosen to become a nationally chartered bank rather than a state bank, Johnston said, mainly because of existing relationships with the OCC on the part of the executive team and some of the organizing directors.

"When we started the process, we met with both the OCC and the state. We just finally decided that becoming a national bank was a better fit and would add more value for us," he said.

*Continued on next page*



The RockPoint Bank branch is located at 401 Chestnut Street, Chattanooga.



In early 2020, the OCC qualified RockPoint's initial capital raise, with a target of \$30 million, and the team was ready to start soliciting investors. In February, at a meeting of organizational board members, discussions centered on the equity raise, expectations and kick-off preparations. Someone mentioned COVID and the response was "We don't really know what it is, how it could impact us, but we are watching it."

Less than a month later, everything had shut down.

"We immediately hit the pause button on raising money and shifted our focus to the regulatory front," Johnston said. "We were able to get conditional regulatory approvals last spring and then ease back into the equity raise." By June, it was full speed ahead.

### Community Feel

"I think all equity raises are described at one point or another as a grind, but it's a grind. I warned my wife, who was extremely supportive during all of this—please don't get your feel-

ings hurt because when we walk into a room, I can clear it. Nobody wants to make eye contact because they know what I'm going to ask."

The target market for shareholders (and now bank customers) was local business owners/operators and professionals. "We were not pursuing private equity or institutional money because their typical timeframe is shorter than seven to 10 years, which is what we were laying out for potential investors," Johnston said. "And we didn't want large shareholders because then it becomes their bank. We very much wanted to have a Chattanooga community feel."

RockPoint opened with roughly 350 shareholders with an average investment of just under \$100,000, and no one has 10% or more ownership, which was the cutoff established by organizers. And while the pandemic was certainly not a welcomed development on the front end of an equity raise, Johnston said in hindsight it was a benefit in the sense that their shareholder base turned out broader than initial expectations.

"When the pandemic hit, a lot of people we were targeting wanted to preserve some liquidity because of the uncertainty. They were interested, and recognized the need for RockPoint, but they weren't ready to invest. By the time the equity raise was nearing its end in the fall, many of them were more comfortable and chose to join us. We ended up with a broader base of shareholders—and with our expectation that shareholders will be customers, that's a good thing."

At some point down the road, of course, shareholders will be looking to liquidate or monetize their initial investments. Choices will be made on that front, whether it is to go public, do another private offering or sell. But Johnston believes strongly that Chattanooga will continue growing and so will bank consolidations. "The void we are filling now will only be bigger in seven to 10 years."

"My hope, the management team's hope, is that we earn the right to stay independent. Ultimately that is a board and shareholder decision. But we think if we are creating value, we will have the chance to do that. If you look back at Chattanooga's history, there have been some really engaged, involved local banks who have played a big role in the community. That is what we aspire to." 🇺🇸



# Annual Meeting elections

**Under the Tennessee Bankers Association bylaws, the TBA board of directors functions as the nomination committee in the process for electing officers and directors each year.** In accordance with the bylaws, these nominees must be announced in advance of meeting via email to the member CEOs and published in *The Tennessee Banker*.

The TBA board has nominated the following bankers for election during the 2021 *Annual Meeting* in June:



**VICE CHAIRMAN**  
**JIM RIENIETS**  
President/CEO  
InsBank, Nashville



**EAST TENNESSEE DIRECTOR**  
**BILLY CARROLL**  
President/CEO  
SmartBank, Pigeon Forge



**MIDDLE TENNESSEE DIRECTOR**  
**ANDY NASH**  
Executive Vice President/Loan Admin.  
The Farmers Bank, Portland



**WEST TENNESSEE DIRECTOR**  
**PHILLIP RENFROE**  
President/CEO  
Community Bank, Lexington

Elections will be held during the Tuesday, June 15, morning business session. Each member bank charter is entitled to one vote.

If you have questions about the nomination or election process, please contact TBA President Colin Barrett at [cbarrett@TNBankers.org](mailto:cbarrett@TNBankers.org).

## 2021-2022 OFFICERS AND DIRECTORS



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Fayette County,  
Piperton



**VICE CHAIRMAN**  
**JIM RIENIETS**  
President/CEO,  
InsBank,  
Nashville



**PRESIDENT/CEO**  
**COLIN BARRETT**  
Tennessee  
Bankers  
Association,  
Nashville

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**MARK HAYES**, Chairman/CEO, First National Bank of Pulaski, Pulaski  
**RANDY HUFFSTETLER**, CEO, Greenfield Banking Company, Greenfield  
**TYLER CLINCH**, President/CEO, First Community Bank of East Tennessee, Rogersville  
**GAY DEMPSEY**, CEO, Bank of Lincoln County, Fayetteville  
**DAVID PRINCE**, President/CEO, INSOUTH Bank, Brownsville

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**R. MOLITOR FORD, JR.**, Chairman/CEO, Commercial Bank & Trust Co, Memphis  
**CHRIS HOLMES**, President/CEO, FirstBank, Nashville

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#### Young Bankers Division

**DERRICK WHITTEN**, Vice President, The Hardin County Bank, Savannah

#### Large Bank Division

**HEATHER VINCENT**, Nashville Market Manager, Bank of America, Nashville

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**JAY ENGLAND**, President/CEO, Decatur County Bank, Decaturville

#### ICBA State Chairman

**THOMAS BATES, JR.**, President/CEO, Legends Bank, Clarksville

#### Financial PSI Chairman

**JOHN BARKER**, President/CEO, Citizens Tri-County Bank, Dunlap

#### Government Relations Committee Chairman

**PETE WILLISTON**, CEO, Citizens Bank of Lafayette, Lafayette

#### Investment Committee Representative

**WARD WILSON**, Regional President, US Bank, NA, Nashville

#### Trust Committee Chairman

**DEREK CHURCH**, President/COO, Pendleton Square Trust, Nashville

#### Women In Banking Committee Chairman

**ALYSE ANDERSON**, Banking Officer/Credit Underwriter, SmartBank, East Ridge

# Tennessee Bankers put spotlight on financial literacy



**CHRIS HOLMES,**  
Chairman,  
Tennessee Bankers  
Association,  
President and CEO,  
FirstBank

**When most people hear the word “literacy,” they think about it in terms of having the ability to read and write.** And rightfully so. That is the classic definition of the word, and the topic receives a great deal of attention in the education world. The ability to read, write and comprehend subject matter is the foundation on which lifelong learning is built and sustained. Without it, a person’s opportunities in life are severely limited.

But literacy also means to have competence or knowledge in a specified area, and when it comes to the skills one can learn in life, few are more important than learning and understanding the basics of personal finance and establishing a strong foundation on which to make sound money decisions.

That’s why the Tennessee Bankers Association worked with the state legislature in 2019 to establish Tennessee Financial Literacy Week, which was held April 5–9. Whether in-person or virtually, banks made presentations to classrooms, senior citizens centers and other groups, and supported organizations that help build financial literacy.

It is a topic that is near and dear to my heart. I have long been involved in efforts to improve financial literacy, not only in my work as a banker but also through my involvement in the Tennessee Financial Literacy Commission, which was established within the state Treasury Department.

As this year’s TBA chairman, I am extremely proud of the work banks across the state have done to help improve financial literacy in their communities. It is something banks do throughout the year as one of the many ways they give back to the cities and towns they serve. But for one week each year, the TBA and its member banks put a collective emphasis and spotlight on their efforts as a way of raising awareness about the need for continuing financial education.

To my fellow bankers across the state, thank you for dedicating time and resources shining a spotlight on the importance of financial literacy. 🇺🇸



TENNESSEE BANKERS ASSOCIATION

**Financial  
Literacy  
Week** APRIL 5–9  
2021



The social media response showcasing banks' efforts was outstanding. The following posts are samples of the financial literacy events that took place during the week. For more posts, visit [TNBankers.org/finlitweek](https://TNBankers.org/finlitweek), or search #TNFinLit on Twitter, Facebook, and Instagram.

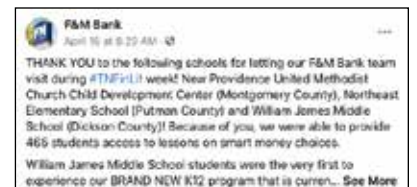
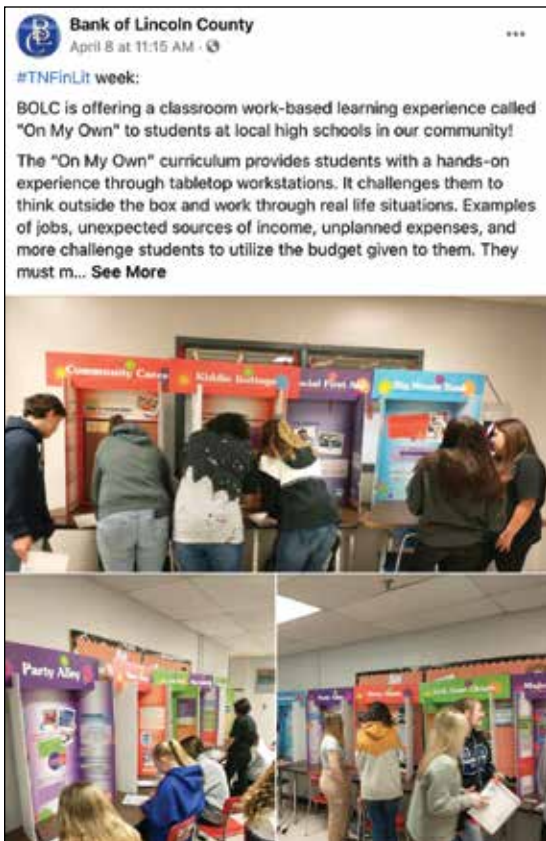


## LIST OF PARTICIPATING BANKS

1. Apex Bank
2. Bank of Lincoln County
3. Carroll Bank and Trust
4. Centennial Bank
5. Citizens Bank
6. F&M Bank
7. Farmers State Bank
8. First Bank and Trust Co.
9. First Citizens National Bank
10. First Community Bank of the Heartland, Inc.
11. First Community Bank of Tennessee
12. First Farmers and Merchants Bank
13. First Volunteer Bank
14. FirstBank
15. Heritage Bank & Trust
16. Macon Bank and Trust Company
17. Middle Tennessee State University
18. Mountain Commerce Bank
19. New Peoples Bank
20. Newport Federal Bank
21. Paragon Bank
22. Peoples Bank of East Tennessee
23. Peoples Bank of the South
24. Pinnacle Financial Partners
25. Regions Bank
26. Reliant Bank
27. Security Federal Savings Bank of McMinnville
28. Simmons Bank
29. SmartBank
30. Southern Bank of Tennessee
31. Studio Bank
32. The Farmers Bank
33. The Hardin County Bank
34. Tri-State Bank of Memphis
35. Union Bank
36. Volunteer Federal Savings Bank
37. Wells Fargo Bank, N.A.
38. Wilson Bank & Trust







Visit [TNBankers.org/finlitweek](https://TNBankers.org/finlitweek) for more information, full list of participating banks and branches, and more social media posts.





## First Community Bank of the Heartland, Inc.

April 7 at 9:20 AM · 🌐

It's Financial Literacy Week in TN, and we have spent some time over the past two days talking with students at Westview High School in Martin. Coach Johnson's and Mrs. Moore's Personal Finance classes have had the opportunity to go through the FCB® "Mind Your Own Bucks" simulation, where they learned more about managing a month's worth of family income and expenses. This is a great activity that is fun for the students and helps to prepare them for the future! We were also blessed with two students from the UT Martin Financial Management Association that came out to help us present the program. We always enjoy spending time with our local students! Member FDIC • Equal Housing Lender #TNFinLit #fcbcommunitybanking #investinginourfuture



## Apex Bank

April 7 at 8:55 AM · 🌐

More happy Egg Hunting! Apex Bank was proud to host a special needs Easter egg hunt on Monday at Methodist Church in Camden. Along with getting their photos made with the one and only Easter Bunny, each kid was excited to receive Easter baskets filled with toys, treats, and financial literacy-centered coloring books for the kids. #TNFinLit Events like these make Apex Bank proud to positively impact our communities and especially our children. We build stronger communities...together!



## Macon Bank & Trust Company added 24 new photos.

Yesterday at 1:01 PM · 🌐

Great job by some of the Macon Christian Academy students!!!



## First Farmers Bank

April 5 at 1:01 PM · 🌐

Financial literacy is an important part of planning for a strong and secure financial future. If you have any questions, give us a call at 800.882.8376, or visit us online at [myfirstfarmers.com](http://myfirstfarmers.com). #TNFinLit #GrowWithUs #FinancialLiteracy



## Declar County Bank

April 7 at 10:58 AM · 🌐

Have you fallen for a scammer's trick? Did you pay with a credit card or debit card? You should contact the company or bank that issued your card and tell them that it was a fraudulent charge. We are here to help you! Read more here >> <https://www.consumer.ftc.gov/jahat-46-d-you-were-scammed>. #TNFinLit Tennessee Bankers Association



## Paragon Bank

April 7 at 9:45 AM · 🌐

Teaching your children the importance of saving early on will lead to a healthier, happier, less stressful life for them — and for you. Check out this blog for fun ways to introduce financial concepts to your children, as well as how you can integrate financial responsibility into their everyday lives. #TNFinLit Tennessee Bankers Association <http://tiny.cc/2Xek50EMKZA>



## Studio Bank

April 6 at 1:00 PM · 🌐

Local Creator Spotlight: Meet Courtney Hile, chief house officer of Knowledge Bank (Super Money Kids Co.) who is on a mission to create a generation of financially knowledgeable, responsible and empowered youth. "Inspired by the experiences of his childhood, Courtney founded Knowledge Bank Inc., a 501(c)(3) organization. He later realized there were significant resources available which empower young people and underserved communities to master the personal finances. This road... See More





# CREDIT CONFERENCE

April 22 & 23, 2021

Omni Nashville Hotel

Photo Recap

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Former Credit Committee Chairman Robert Bradley (left) presents outgoing Credit Committee Chairman Joel Beavers with an engraved clock for his service over the past year to TBA.



FRANKLIN  
MADISON

# How to select a third-party marketer



**ANDREA HEGER**  
Senior Vice President  
of Client Success,  
Franklin Madison

## MORE FROM FRANKLIN MADISON

To learn more about how Franklin Madison can help your bank generate non-interest income, increase customer loyalty, and provide financial security to your customers, please visit [franklin-madison.com](http://franklin-madison.com).

**Did you know there are five important questions to consider when selecting a third-party marketer?** You might be thinking, “where do I start?”

The most important aspects to consider are trust and engagement with your customers. This can happen through providing certain solutions and products such as insurance, which in return helps to create a meaningful aspect to your customers’ financial well-being. However, finding that perfect marketer you can trust can be a challenging process.

Here are five key questions to consider when you are looking to work with a third-party marketer.

### **1. Do you know what their creative process entails?**

To demonstrate a third party’s commitment to its practices, it is important to understand the process it is implementing when creating pieces. Requesting an overview of its creative review and approval process can help you to get a better idea of its workflow.

It is important to note that the third-party should be able to demonstrate that they comply with all insurance and marketing regulations, including individual state insurance laws, National Association of Insurance Commissioners (NAIC) model regulations, and federal laws relevant to insurance. They should also work daily with their insurance carriers and partners to ensure marketing messages are compliant.

### **2. Do you know how often your customers are being messaged?**

Protecting your customers from message fatigue is critical. This can be done by working with a vendor who is willing to craft a unique calendar that is appropriate for your customers’ needs.

### **3. Do insurance marketing events build up your financial institution’s brand—or do they build up the third-party marketer’s own brand?**

The foundation of customer trust is established by financial institutions who invest time and effort into the customer experience. This positive experience is what establishes the core of customer trust. Sending out direct mail that highlights a third-party marketer brand rather than your own brand can diminish that trust and discredit your financial institution’s brand affinity. Your customers are more likely to appreciate and engage with opportunities by ensuring creatives reflect your values and brand promises.

### **4. Are you confident in the quality of your third-party marketer’s customer service?**

There are four key areas of evaluation to ensure the customer experience will not only meet but exceed expectations on all levels of touchpoints. For example, when a customer reaches out to a contact center to ask a question or file a claim, there are four key factors that should be in place to ensure a smooth experience.



The first key area is proper training. The vendor should be able to demonstrate that the contact center is trained in all areas and standards. The second is quality assurance. The vendor should be conducting in-depth evaluations to assess areas of improvement and training opportunities. The third key is security. The vendor should be able to validate numerous security features and policies. The final key is benchmarking. Vendors must consistently evaluate all call centers to ensure they are running by the objective standards. It is important to know your customers are being treated well in all aspects.

- Does the vendor offer to make suggestions and re-evaluate future campaigns, based on the feedback and analysis of the previous one?

In conclusion, there are many factors when evaluating a third-party vendor, and it isn't always easy. Considering these factors will help you ensure that the third-party marketer you choose is meeting your marketing needs in a way that reflects your values and brand promises. 🇺🇸

### 5. What will the partnership look like?

Your financial institution should always know when your customers are slated to receive an insurance offer. Here are a few examples of questions to ask yourself:

- Does the vendor seek to discuss or gain approval on every marketing campaign each year?
- Will I receive feedback after each maildrop to truly understand the campaign's performance?





Office DEPOT

# Adapting to the speed of technology change

*Why businesses need to foster a culture of collaboration*

## MORE FROM OFFICE DEPOT

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### What do you want to be when you grow up?

As recently as 10 years ago, answering that question seemed pretty easy. Computer scientist. Plumber. Musician. Kids understood the options and picked jobs based on their interests.

Now the rapid pace of technology advancements complicates the question. According to a recent study, 85% of jobs that will be in demand in 2030 do not currently exist. We are only starting to understand the impact that emerging technologies will have on how things get done.

To help professionals prepare for what's next, organizations acknowledge that the best path forward is to foster a culture of collaboration. The goal is to enable people to work together to share ideas, spark creativity and collectively solve problems.

Teams that collaborate get access to each person's specialized knowledge. Problems are addressed from multiple angles, and participants gain new perspectives. By proactively developing mindsets that embrace change, as new technologies make their way into more mainstream applications, individuals will be prepared with the skills needed to learn, adapt and thrive.

### Technology changes everything

The advanced technology that was once the basis of storylines for science fiction movies has made its way into everyday life. The smartphones we take for granted have more computing power than the systems that guided the Apollo 11 moon landing.

If not managed properly, technology also has the power to make people feel disconnected. Sure, it's possible to connect online with team members, but it's easy to lose a sense of community when most interactions are done in isolation. Businesses that intentionally promote a culture of collaboration will benefit from better employee engagement.

### Nurturing the new workforce

Change in demographics also make it difficult for companies to find skilled workers. Baby boomers are retiring at the rate of 10,000 people per day. By 2030, everyone who falls in this demographic will be 65 years of age or older. The Generation X population is much smaller than the baby boom generation (66 million compared to 75 million).

Fewer people in the workforce requires companies to be more flexible about where qualified employees live. Employees are likely to be located in multiple time zones and work in teams built from many departments.

### Creating collaboration-friendly environments

Social media, online tools and always-on internet access combine to create an exciting eco-system. Companies need to be intentional about the environments in which their employees work by providing furniture that adapts to the task at hand and supports collaboration tools.

Workspaces need to support both remote and on-site workers with compelling physical spaces that encourage teamwork. Flexible seating configurations, support for devices



and easy ways to interact with co-workers around the globe are essential. Just as important are separate quiet spaces for focused work. Employees need access to tools that support creative thinking and ideation sessions, ranging from sticky notes and markers to mobile power stations and ideation boards.

Home environments are equally important in this equation. The kitchen table just doesn't cut it as a workspace. Dedicated home offices with comfortable seating and a range of supplies are spaces where people can separate their work commitments from their personal lives.

### Ready for what's next

The rapid pace of changing technology makes it difficult to predict what careers will emerge. One thing will remain constant—the need for people to work together. Putting in place now the tools and environments that support creative problem-solving and cross-discipline collaboration prepares businesses to benefit from what's next—whatever that turns out to be. 🌐



# The Southeastern School of Consumer Lending

*33 bankers graduate from the 2021 session.*

**Thirty-three bankers recently completed requirements for graduation from the 2021 session of *The Southeastern School of Consumer Lending*<sup>SM</sup> held at the TBA Barrett Training Center in Nashville.**


*The Southeastern School of Consumer Lending* is an intensive four-day school that exposes students to the major issues consumer credit managers face on a daily basis.

In addition to bankers from Tennessee, this year's graduates included a banker from Alabama.

Established in 1987, the curriculum addresses the managerial aspect of consumer lending operations, especially how the bank's loan portfolio can increase profitability and improve competitive positions. It also emphasizes the development of both administrative and human relations skills to equip the student to manage bank assets and meet customers' financial needs.

Five 2021 students graduated with honors, ranking in the top 10 percent of the class based on mid-term and final examination scores and faculty and board evaluations. These outstanding students were:

- Dane Brunett, Wilson Bank & Trust, Nashville
- Chase Hullett, Homeland Community Bank, McMinnville
- Gina Meade, Johnson County Bank, Mountain City
- Amy Simcox, Johnson County Bank, Mountain City
- Patricia Turner, CB&S Bank, Inc., Russellville, Ala.

For more information about *The Southeastern School of Consumer Lending*, or any of the other Southeastern Schools conducted by the TBA, please visit [TNBankers.org](https://TNBankers.org). 

## SOUTHEASTERN SCHOOLS OF LENDING TRUSTEES

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**Ted Fields**, SVP/Market Executive, Powell Valley National Bank, Kingsport

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**David Vaughn**, SVP, The Hardin County Bank, Savannah

**Ed Gentry**, EVP/Chief Credit Officer, Bank3, Memphis

**Alesha Brown**, VP/Community Executive/Loan Officer, INSOUTH Bank, Jackson

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**John Foster**, SVP/Lending, Wilson Bank & Trust, Lebanon

**Brian Shaw**, Williamson County Area Executive, Tennessee Bank & Trust, Franklin

### OUT OF STATE TRUSTEES

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**Laura Blackburn**, SVP/Chief Credit Officer, Volunteer State Bank, Portland

**Richard Shaffer**, EVP/Commercial Services Director, First Horizon Bank, Chattanooga





## 2021 TSSCL GRADUATES

1. **TAYLOR BADGER**, Wilson Bank & Trust, Lebanon
2. **TAMERA BATISTE**, Legends Bank, Clarksville
3. **WILLIAM BIRDSONG**, First National Bank of Pulaski, Pulaski
4. **TREVOR BISHOP**, The Hardin County Bank, Savannah
5. **\*DANE BURNETT**, Wilson Bank & Trust, Nashville
6. **TITUS CARTER**, Citizens Bank of Lafayette, Lafayette
7. **MATT CLANTON**, Peoples Bank of Middle Tennessee, Shelbyville
8. **JINNY CULPEPPER**, Centennial Bank, Adamsville
9. **BAILEY DICKENS**, The First National Bank of Middle Tennessee, McMinnville
10. **KEITH HEAD**, Citizens Bank, Hartsville
11. **VICKI HENSON**, Legends Bank, Clarksville
12. **BRADLEY HOUSTON**, Citizens National Bank, Sevierville
13. **\*CHASE HULLETT**, Homeland Community Bank, McMinnville
14. **LAURA JONES**, Carroll Bank and Trust, Huntingdon
15. **MELANIE KABORE**, First National Bank of Tennessee, Cookeville
16. **SABRINA KEETON**, Security Federal Savings Bank of McMinnville, McMinnville
17. **SHELBY LUNA**, Wilson Bank & Trust, Lebanon
18. **LEIGH ANN MAXWELL**, FirstBank, Murfreesboro
19. **\*GINA MEADE**, Johnson County Bank, Mountain City
20. **GARRETT PARKER**, Volunteer State Bank, Murfreesboro
21. **JESSICA PENNINGTON**, The First National Bank of Oneida, Helenwood
22. **JANET RAMSEY**, First National Bank of Tennessee, Livingston
23. **TRICINDA RAY**, First National Bank of Tennessee, Livingston
24. **BRANDON REAGAN**, Union Bank & Trust Company, Livingston
25. **PEYTON CHEUNG-RILEY**, INSOUTH Bank, Brownsville
26. **ROBERT RUSSELL**, FirstBank, Murfreesboro

27. **\*AMY SIMCOX**, Johnson County Bank, Mountain City
28. **KAREY TATE**, Triumph Bank, Memphis
29. **\*PATRICIA TURNER**, CB&S Bank, Inc, Russellville, Ala.
30. **RACHEL WHEELER**, Macon Bank And Trust Company, Lafayette
31. **BRITTNEY WHITE**, Community Bank, Lexington
32. **DEJEAY WOODS**, Wilson Bank & Trust, Lebanon
33. **KATIE YOUNG**, Citizens Bank of Lafayette, Lafayette

**\*DENOTES HONOR GRADUATE**

## 2021 TSSCL STUDENT PROFILE

Tennessee Students . . . . .	31	<b>SIZE OF BANK'S ASSETS</b>	
Alabama . . . . .	1	51 to 100 million . . . . .	1
<b>EDUCATION</b>		101 to 500 million . . . . .	11
<i>(Highest Level Achieved)</i>		501 million to 1 billion . . . . .	20
High School . . . . .	6	<b>SIZE OF BANK'S LOAN</b>	
Some College . . . . .	4	<b>PORTFOLIO</b>	
Associate Degree . . . . .	4	51 to 100 Million . . . . .	5
Bachelors . . . . .	17	Over 100 Million . . . . .	27
Graduate . . . . .	1		
<b>YEARS OF BANK EXPERIENCE</b>			
Less than 1 Year . . . . .	2		
1 to 5 Years . . . . .	16		
6 to 10 Years . . . . .	3		
11 to 20 Years . . . . .	6		
20+ Years . . . . .	5		







# INSOUTH Bank and The Angel Foundation



**DAVID PRINCE**  
President/CEO,  
INSOUTH Bank

**Like banks throughout Tennessee, INSOUTH Bank has always been a big supporter of our community organizations.** In 2017, we asked all our employees to vote on a national charity to support and St. Jude's Children's Research Center in Memphis was the overall favorite. To date, our bank has donated more than \$160,000 to help fund St. Jude's important mission.

In our work with St. Jude's, we were led by the Spirit to do more than provide financial assistance and that is when Chuck Hammett and the Angel Foundation came into our lives.

The Angel Foundation has a simple mission—provide a unique blanket to people in a challenging time. The blankets feature angel characters on them and are built around encouraging themes. For example, a "Fear Not" blanket provides physical, mental and spiritual comfort for those needing help in their current difficulties. Behind every blanket is an offering of prayer on behalf of the recipients and their needs. The primary

areas the Angel Foundation serves and sends blankets to are the inner city serving the poor and homeless, children's hospitals, and the U.S. Military and their families.

INSOUTH Bank has sponsored several events at St. Jude where we've given hundreds of blankets to patients and their families. These gifts have been so well received that we have run out of blankets each time.

The ministry opportunities with the Angel Foundation are available throughout the state and provide a simple but rewarding outreach experience for our bank and employees. These ministries also provide valuable Community Reinvestment Act credit.

Chuck Hammett with the Angel Foundation would love to partner with your bank on ministry projects, and there are a number of ways you can support its mission. You can learn more about the foundation and contact Chuck on their website at [www.angelfoundation.me](http://www.angelfoundation.me), or feel free to email me at [dprince@insouth.com](mailto:dprince@insouth.com). 

INSOUTH Bank and partners with The Angel Foundation to provide unique blankets to people in a challenging time.





# Investors Title

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In response to the mounting pressures placed on the banking community, Bank Director has created a board education membership program. Unlike other training programs, it is not a one-time learning opportunity, but rather an ongoing collection of resources in-person, in-print and online.

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# Using emotional intelligence to succeed in unprecedented times



**KATIE WEST**  
Strategic Talent  
Initiatives Consultant

**How many times in the last 12 months have you regretted what you said or did not say?** Or regretted something you did or did not do? What was the fallout from those situations? As bankers, we are familiar with the ups and downs of the economy, mergers and acquisitions, and de novo banks. We survived the technology threats of Y2K, and the increasing speed of constant technology upgrades for our clients and ourselves. The change that COVID-19, politics, and artificial intelligence (AI) has caused placed us in a huge paradigm shift in our professional and personal lives. Admit it—you are stressed out. So how do you survive successfully in your relationships?

If you have been a part of the workplace for any length of time and if you have tuned into any type of self-help material, then most likely you have heard of emotional intelligence (EI). It has been a focus in the business sector since Daniel Goleman released his book *Emotional Intelligence* in 1995. He positioned the case that leaders need more than IQ to be successful.

The definition of EI includes four domains: 1) self-awareness, 2) self-management, 3) social awareness, and 4) relationship management. While the competency of empathy is categorized in the relationship management group, it holds as much weight for the definition as the four key categories for emotional intelligence. A simplified way of summing it up is the ability to recognize our feelings, identify others' feelings, manage our responses, and use empathy to react accordingly. Is this something intentionally that we do consistently?


A good question to ask is "how can we strengthen our EI?" A great starting point is for us to become more self-aware. Under-

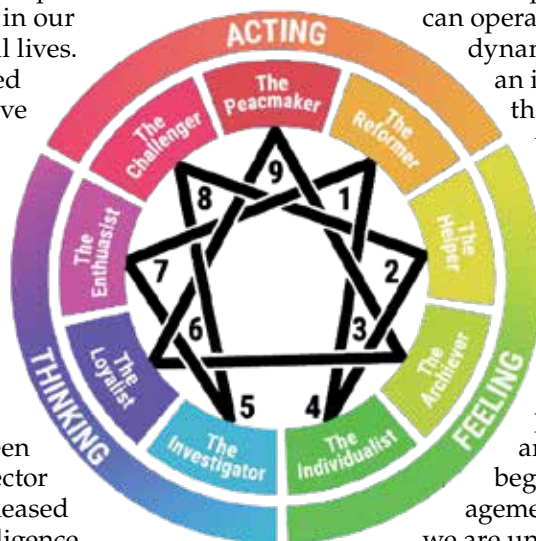
standing how you are wired is foundational for EI. The marketplace has numerous personality tools, including the Enneagram. The Enneagram has grown in popularity over the last 20 years, but this personality typing system has been around for 2,500 years tracing back to Greek philosophy and spanning many religions. The Enneagram tool teaches nine (ennea) personalities, which are displayed in the figure (gram). People are naturally drawn toward one of the nine number types.

Each number represents a way people can operate in the world. It is a dynamic system that provides an in-depth dive into the way that you are hard-wired, then offers solutions for becoming a "better you." Once you have a strong understanding of yourself, which includes understanding your blind spots and the knowledge of characteristics of other personalities types, you are in a good position to begin focusing on self-management competency. When we are under stress, the self-management competency is more difficult

to control. Letting our emotions go can often feel good, albeit only short-lived, but picking up the pieces after a misstep can take time, in some cases a lifetime, to repair.

Research shows that EI accounts for almost 90% of that which sets high performers apart from others with similar technical skills and knowledge. The personal workplace benefits include increased income and a higher propensity for promotion. The key benefits for companies are strengthened profitability attributed to increased revenue and higher employee satisfaction.

As our paradigm continues to shift, strengthening your EI will prepare you to navigate these ever-changing times. 



## LEARN MORE

One way to gain more knowledge and application of EI is to participate in the Enneagram workshop on June 29 at the TBA Barrett Training Center in Nashville or online. Register at [TNBankers.org](http://TNBankers.org) or contact Caroline Latham at [clatham@tnbankers.org](mailto:clatham@tnbankers.org) for more information.



# The loyalty factor: Translating relationships into non-interest income



**ACHIM GRIESEL**  
President,  
Haberfeld

**2020 challenged our industry in ways previously unknown.** We began the year expecting our biggest challenge would be continued growth of deposits at reasonable rates. Today, we are faced with three challenges: a prolonged low-rate environment with continued margin compression, keeping branches open and serving our communities, and an increasing number of customer transactions moving to the digital arena.

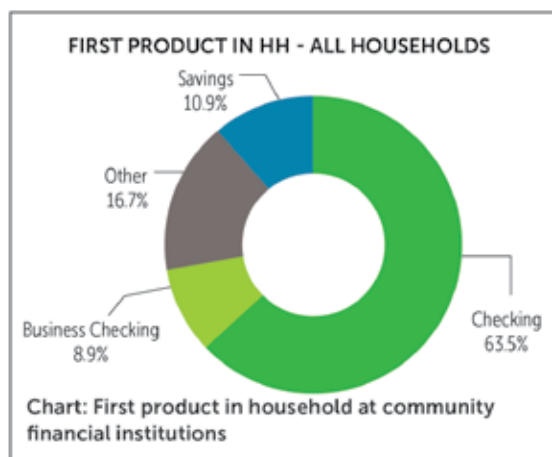
Much has been written lately regarding the validity of the branch in the current environment. Has community banking been changed forever based on consumers' digital behaviors? Possibly. Is some of this for the best? Definitely. Does the branch still have value? Absolutely! Unless your strategic plan is to shutter your branches and vacate your communities, we encourage you to keep reading.

Margin compression is real. So, what can you do? You can offset a portion of it by shifting your deposit mix toward low- or non-interest-bearing deposits. Adding long-term, low-rate deposit relationships should always be the foundation of any strategy, and community bank data shows your branches are the key to shifting your deposit mix.

While new core relationships are strategic in managing and maintaining your margins, they are also a key driver of additional non-interest-income (NII); this is a critical component in the shorter term. Financial institutions must increase their NII to offset some of the challenges on the interest income/margin side. To accomplish growing those new relationship you must do three things.

1. Add new customer relationships into your organization
2. Serve all of your customers better than any other financial institution
3. Make them loyal customers by increasing relational intensity

## The Loyalty Factor



Years household has been with institution	Annual NII per household	Lifetime NII per household
<1 year	\$166	\$81
1-3 years	\$206	\$480
3-7 years	\$233	\$1,362
7+ years	\$218	\$4,241

## HEAR MORE FROM HABERFELD AT TBA'S LEADERSHIP CONVENTION

Haberfeld's Dr. Sean Payant will speak at TBA's Leadership Convention, held June 27-29 at the Renaissance Hotel in Nashville. Register now at [TNBankers.org/leadership](https://TNBankers.org/leadership).



Adding more relationships should be data driven, and the data shows the checking account and the branches are key. Looking at data from over 100 community-based financial institution, and over 2.5 million households/businesses illustrate this point.

The vast majority, or 72%, of consumer and business relationships at community financial institutions begin with a checking account. In other words, the checking account provides the best opportunity to create customer loyalty; it is the gateway to primary financial institution (PFI) status, allowing your bank first right of refusal on other products and services 68% of the time.

Even during the pandemic, and with limited access to branch networks, client data shows over 90% of new PFI relationships have come through branch channels (in-person, appointments, drive-thru, telephone). The value of your branches cannot be ignored.

The more customer loyalty you build, the more interest income and NII they generate. With consumer and business customers having almost six products and services with their PFI—the math works. Most importantly, the more loyal customers you have, the better your bank will perform now and in the future.

Segmenting data from several million customers based on their tenure with the community financial institution shows that loyal customers, over their lifetime, generate dramatically more NII.

In addition, annual NII contribution peaks once customers have been with their PFI for a few years. Further analysis of the data explains why the checking account revenue stream does not continue to grow. It is driven by customer age demographics. In general, more mature customers tend to drive more checking deposits than checking NII.

### Creating Loyalty

In order to create loyalty, it is imperative your organization be positioned to capture new customers when they are ready to switch. Up to 12% of current retail and business customers are consistently switching financial institutions. A recent study published by The Financial Brand indicated this number could be as high as 22% post-COVID, driven by big banks failure to adequately serve customers during the pandemic.

So how do you position your organization for growth?

Checking Product: Simplify your checking



product offerings. Confusing products do not create value, and in turn, develop customer loyalty.

Processes: Remove barriers. Your account opening policies and customer identification program (CIP) practices often inhibit growth rather than encouraging it. Read them for yourself.

Promotion: If your bank isn't using targeted, data-driven print and digital marketing to grow PFI customers, you are missing opportunities.

People: Your team members must be equipped with the skills and the product knowledge to develop relationships with customers—customer loyalty is created through customer connections.

### The Bottom Line

To create loyalty, you have to get the new customer first and the checking account is the key to the PFI relationship. Once you have them, products, processes, promotion and people move then up the loyalty ladder. As with any strategy, there is no silver bullet, but rather, your bank should be looking for a long-term, loyalty payoff. 📈

# Tennessee banks face uptick in fee class actions



**MATTHEW S. MULQUEEN**  
Shareholder,  
Baker Donelson



**KRISTINE L. ROBERTS**  
Shareholder,  
Baker Donelson

## MORE ABOUT THE AUTHORS

Matthew S. Mulqueen is a Shareholder in Baker Donelson's Memphis office, where he concentrates on complex litigation, including class action defense, for financial institutions and other commercial clients. Kristine L. Roberts is also a Shareholder in Baker Donelson's Memphis office, serves on the firm's Board of Directors, and is chair of the Firm's Financial Services Department. She has represented a wide range of financial institutions in complex litigation matters, including class action and derivative matters.

**There has recently been an increase in class action lawsuits against banks challenging the assessment of overdraft and non-sufficient funds (NSF) fees.** This article highlights the types of claims that plaintiffs are asserting and what financial institutions can do to protect themselves.

### Theories Claimed by Plaintiffs

The recent wave of lawsuits includes one or more of the following claims:

- **Authorize Positive, Settle Negative**

In one line of cases, plaintiffs have asserted claims based on banks' assessment of overdraft fees authorized at a time when customers had sufficient funds in their accounts to cover the transactions, even though the customers later had insufficient funds at the time of posting and settlement. The plaintiffs in these cases typically argue that their account agreements promised that the bank would set aside funds in accounts at the time of authorization to cover payments for the authorized transactions, or otherwise prohibited the fees from being charged.

- **Available Balance/Ledger Balance**

In a separate line of cases, plaintiffs have asserted claims based on banks' calculations of account balances at the time of posting and settling. In most of these cases, the plaintiffs allege that banks used customers' available balance—including pending debit holds—and therefore charged overdraft fees when the customers had a sufficient ledger balance to cover the transactions. As in the "authorize positive, settle negative" cases, the plaintiffs in these cases have not challenged this practice as illegal per se—they have instead argued that the financial institutions failed adequately to disclose the practice in their account agreements.

- **Multiple NSF Fees on Single Transaction**

More recently, plaintiffs—including some also asserting one of the overdraft fee-based theories above—have asserted contract-based claims relating to non-sufficient funds and return item fees. The plaintiffs typically allege that banks have breached their account agreements by charging more than one return item fee on check and ACH transactions that are presented to, and returned by, banks more than one time.

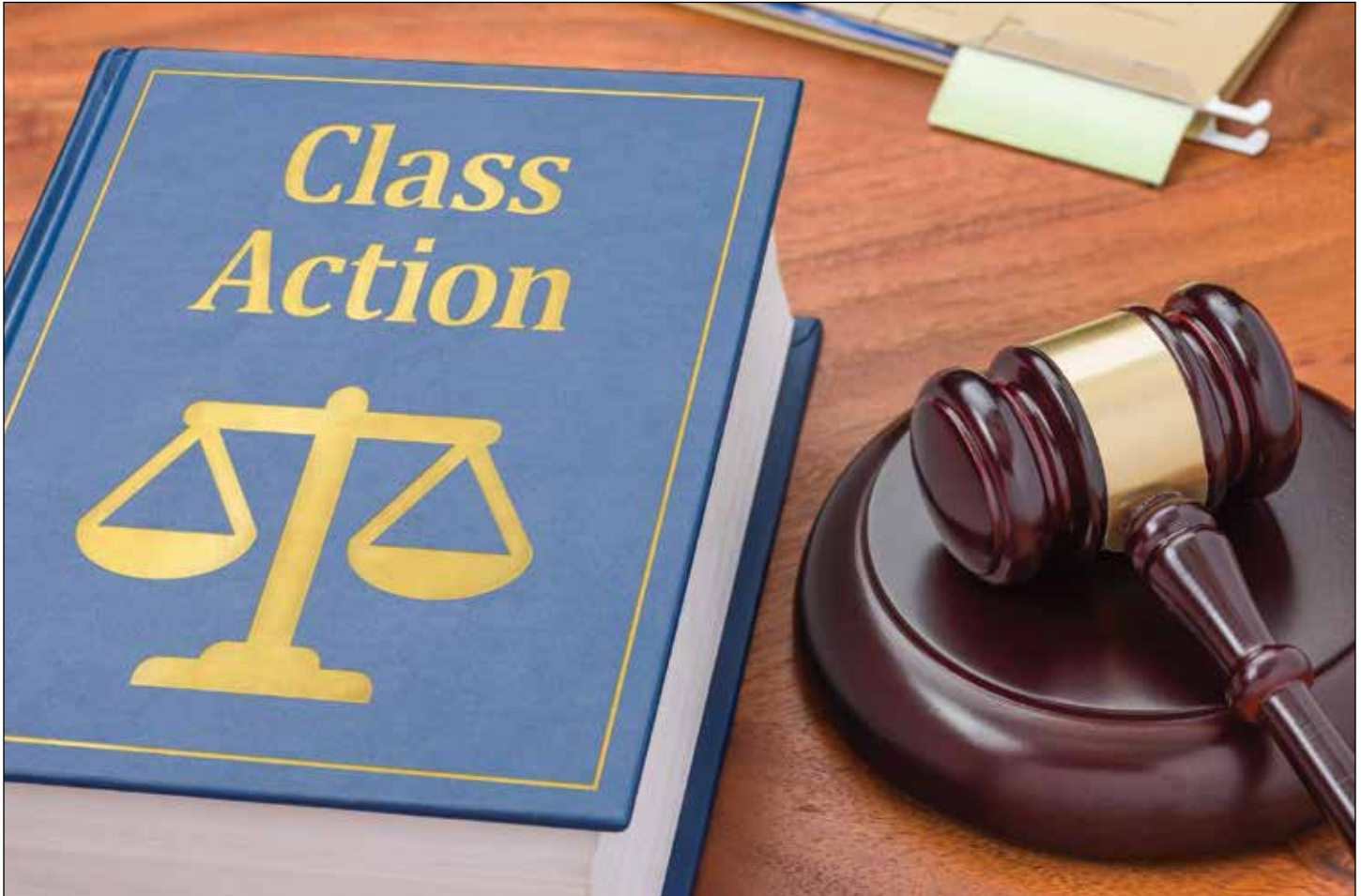
### Defending Claims in Litigation

Many courts around the country, including some in Tennessee, have allowed these types of claims to proceed to discovery on the grounds that the applicable language in account agreements is ambiguous on the ability to charge the challenged fees. Tennessee banks have some helpful precedent on the new line of NSF cases, however. In November 2020, the Tennessee Court of Appeals affirmed a trial court's dismissal of a complaint against a credit union for failure to state a claim on this theory, finding that the account agreement clearly disclosed that the credit union would charge a fee each time an overdraft occurred.


### Mitigating Risk

The common thread in each of the three types of claims is the alleged failure to disclose the precise manner in which a financial institution charged fees. Unlike the wave of high-to-low posting cases from the last decade, in which plaintiffs claimed that institutions' practices were designed to increase fees, these newer cases seek to capitalize on ambiguities in contract language that many banks (and their customers) are simply unaware of. Many financial institutions have nevertheless chosen to settle such claims to avoid the burden and expense of litigation.





In order to mitigate against the risk of costly litigation, financial institutions should:

- Compare actual fee practices to language in account agreements, disclosures, and banking/online platforms to identify potential ambiguities;
- If a vendor provides account agreement templates, consider whether the vendor has addressed these issues and will allow customized language if not;
- If a vendor provides transaction processing software, review your vendor relationship to understand what your agreement says, what discretion the system provides in deciding when to charge fees, and how the vendor otherwise plans to address these issues;
- Review insurance policies and exclusions to understand whether the policies cover these types of claims or, at the very least, provide defense coverage;
- Monitor customer complaints regarding overdraft and non-sufficient funds fees to avoid disgruntled customers turning into plaintiffs; and
- Consider adding an arbitration agreement and class action waiver to account agreements. 

# Powerful password protection and best practices



**RYAN J. RODRIGUE**  
CISA, CISSP,  
Principal,  
WolfPAC Integrated  
Risk Management

## MORE ABOUT WOLF PAC

WolfPAC Integrated Risk Management is a secure, web-based Enterprise Risk Management solution used to automate the identification of risks, threats, and control gaps. To learn more, please visit [wolfpacsolutions.com](http://wolfpacsolutions.com).

### Organizations are constantly challenged by password management.

Security advisors always recommend longer and stronger passwords, while users bristle at each new criterion. Varying systems don't support the same password requirements, and the different industry standards can be confusing and contradictory. And though many organizations combine password hygiene requirements and best practices, password cracking tests are still successfully cracking large percentages of password lists.

Passwords are often the weakest link in any company's security posture. While Multi-Factor Authentication (MFA) and other types of authentication offer the promise of a better solution, they're not always available for every implementation, and they don't eliminate all password risks. Realistically, passwords will continue to be the first line of defense in the near future, so it's imperative for organizations to initiate solid password policies.

Password security results from systematic construction requirements and user selection strategies. It's easy to select passwords that meet very stringent construction requirements but are still weak against cracking, or vice versa. We've developed some tips for password management practices that will resist cracking attacks and keep your systems secure.

### Do Something Unexpected

This is the single most important factor in password security. Assuming a password is long enough to resist brute force attacks, cracking relies on the predictable patterns of users. Think how often your passwords fit common patterns or "masks" (e.g. a capital letter, followed by lowercase letters, followed by a numeral). Oftentimes, those numerals are the current year, month, or just your incrementing counter for how many times you've changed the password. Maybe you added an exclamation point to fit complexity requirements. If you're really clever, you substituted

a "\$" for an "S" or a "0" for an "O." Crackers check all these patterns almost instantaneously. But they often won't look for an errant "+" in the middle of a word, a misspelled word, or numerals woven into your words. You can still use patterns that are easy to remember, but make it unique. Don't adopt typical patterns. There's a massive difference in the strength between "password1" and "pa1ssword."

### Longer is Better

In terms of systematic construction requirements, password length easily overshadows the value of every other requirement. The length of a password is essentially an exponent on the number of possibilities, and every additional character makes the password exponentially stronger. For critical systems where a high level of security is needed (and particularly for your network operating system), the minimum length should be no less than 15 characters. While this can sound daunting, it also means that you can relax other password criteria.

### Forced Changes Are Important, But Not for the Reason You Think

Periodic expiration and forced password changes are easily the biggest headache of password management among users. Traditional password expiration intervals of 30, 60, or even 90 days can feel overwhelming, and their security value is suspect at best.

That said, password changes are still important. This is primarily to prevent users from recycling passwords for many years and across multiple systems for work and personal use. It's highly likely that every user has had passwords compromised from various website breaches over the years, both reported and unreported, and that those credentials are routinely sold on the dark web.

To prevent this, there should be a password expiration of no more than one year. Alternatively, you can force users to change



passwords based on triggers rather than a regular frequency. To do this, you should actively monitor the dark web for compromised passwords, force changes when they're detected, and also run periodic password cracking exercises and force changes on users with weak passwords (i.e. those that were successfully cracked). There are both paid and free solutions to monitor for compromised credentials, depending on how sophisticated you want to make the control.

**Set Realistic Password Criteria Based on Your Security Requirements**


This doesn't mean allow weak passwords, but rather, lean on controls that are more effective and acceptable to users (such as longer passwords or Multi-Factor Authentication solutions). It also means you should de-emphasize less important controls such as frequent expiration.


**Training and Testing**

Whatever password policy you set, training users is vital to effective implementation. Users need to understand competent selection practices, regardless of your enforced construction requirements.

Don't just train your users and assume you're secure—periodic testing through cracking exercises is key. Use an experienced security consultant to try to crack your entire password file. Just like phishing tests drive home the point of security awareness training, password cracking tests prove to users that weak passwords are exploitable.

**Conclusion**

Password management is a challenge and a constant source of friction in many organizations. Use the tips above to minimize systematic construction requirements while maximizing password strength, and put your security to the test with a password cracking exercise from experienced cybersecurity experts. 

PASSWORD DO'S AND DON'TS	
	
BAD PASSWORD	REASON
5h/£7f	This password is highly complex and couldn't be guessed, but with only 6 characters, it's still highly vulnerable to brute force cracking. Also, since it likely can't be easily remembered, it's going to be written down somewhere.
Springtime2021!	This is 15 characters, but unfortunately it follows a very predictable mask: Capital letter, lowercase letters, numerals, and a final exclamation point. Hackers would likely get this easily.
correct horse battery staple	It's very long and easy to remember. But using only dictionary words still leaves it vulnerable to cracking, especially with no special characters or unexpected interruptions. (Plus, we've all seen the xkcd comic—this password is now as commonplace as 'password123'.)
\$tr0ng P@\$\$w0rd	It's long, it's complex, and it fits every construction requirement, but it's still fairly simple due to the common words and obvious characters substitutions.
GOOD PASSWORD	REASON
on.ce tw.ice th.rice	Long, easy to remember, and unexpected insertion of periods in the middle of words makes it difficult to crack.
20spring!time21	This is just a rearrangement of a bad password example, but it breaks the common masks and becomes much harder to crack.
#Golf/Oscar/Oscar/Delta	Very long and easy to remember, with unusual slashes and a pattern-breaking character at the beginning.

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Outgoing Human Resources Committee Chairman Shane Brock receives an engraved clock for his service over the past year to TBA.

# Consumer protection in the fintech era



**CARL WHITE**  
Senior Vice President,  
Supervision,  
Federal Reserve Bank  
of St. Louis

**Technology has revolutionized the way consumers interact with the financial system.** Older innovations (such as the internet and mobile devices) and newer developments (such as big data and computer algorithms) have changed banks and what we think of as banking: making deposits, taking out loans and managing investments.

Agencies charged with consumer protection of financial activity have had to adapt as well. While consumers face a dizzying array of new choices—in products and providers—and the possibility of wider access and lower costs, potential pitfalls have emerged too. Two of the biggest are data security/privacy and the possibility of consumer confusion about the protections available, exacerbated by the speed at which products and providers are being launched.

## Consumer Protection Regulators

Two federal agencies are primarily responsible for consumer protection in financial services:

- The Consumer Financial Protection Bureau (CFPB)
- The Federal Trade Commission (FTC)

Both agencies are charged with making sure consumers are unharmed by the practices of businesses under their purview without taking action that could harm market competition. The CFPB and the FTC devise and issue consumer protection rules for the financial firms they oversee; these rules include regulations on issues such as payments and data security, which are particularly important to fintech firms.

They also have enforcement actions in their toolbox when regulating fintech firms, since these agencies are responsible for implementing and enforcing consumer protection laws for nonbank financial companies. In

recent years, the FTC has issued enforcement actions against fintech firms for unauthorized charges, fraudulent money transfers, and unfair and deceptive acts.

## Data Security and Privacy

The giant strides made in digital banking are in no small part due to the tremendous amount of financial (such as loan payments history) and nonfinancial (such as social media) consumer data available to providers that assist with credit approvals, identity verification and marketing.

With so much personal data circulating, the risks of data breaches and loss of personal privacy increase too. In July, a popular neo-bank experienced a massive data breach that affected more than 7 million users. Fortunately, more sensitive information such as social security numbers and credit card numbers were undisturbed.

Data sharing is another issue amplified by the emergence of digital banking. Numerous federal banking laws directly or indirectly govern “ownership” of consumer financial data and whether and how the data are to be shared with other entities.

The CFPB is in the process of writing new rules about consumers’ rights to access their own financial data and the ability to share that information with third parties, including data aggregators. Data aggregators act as intermediaries, collecting data from consumer bank accounts and transmitting it to fintech firms.

## Protection in the Digital Age

Although the benefits of many of these new options—such as convenience, lower prices and personalization—may be readily apparent to consumers, some of the drawbacks may not be. Because fintech firms communicate






with customers electronically via mobile device or the internet, accessing customer service when there's a problem may be difficult. Costs, data sharing and contract terms such as forced arbitration may be "hidden in the small print," in the same way they are for older products and services.

And regulations that apply in some aspects of fintech transactions may not apply to all of them. For example, a payment made on a person-to-person platform like Venmo or PayPal would not be covered by the Electronic Funds Transfer Act if the funds come from the app's account balance rather than as a direct payment from the consumer's bank account through the app.

#### **Buyer—and Seller—Beware**

Most of the consumer protection issues that arise in digital banking vary little from their less technologically oriented counterparts, and for the most part, the same consumer protection laws and regulations apply. Fintech firms that obtain bank charters and offer de-

posits insured by the Federal Deposit Insurance Corp. take on the added responsibility of complying with the Community Reinvestment Act. The regulations implementing CRA are undergoing their first significant overhaul in several decades, and how to handle the digital transformation in banking is one of the more challenging issues confronting the federal banking regulators.

Regardless of structure or charter, however, fintech firms that offer banking services to consumers face a myriad of new regulations and a learning curve. As these firms adjust to this new regulatory regime, it will be increasingly important to ensure that consumers are aware of the differences in protections in place based on a firm's structure so they can make financial decisions that best meet their needs. 

# New Associate Members

The following companies have joined the Tennessee Bankers Association as associate members. TBA's associate members deliver valuable products and services that help Tennessee's financial institutions serve their customers. In addition, they provide considerable support to TBA efforts and programs. You will find a complete list of TBA associate members on the TBA website at [TNBankers.org](http://TNBankers.org). If you have questions about TBA's associate members, please contact Stacey Langford at [slangford@TNBankers.org](mailto:slangford@TNBankers.org).

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## INVESTMENT SERVICES



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capacity, we provide research, capital offerings and security product sales. In an asset management capacity, we invest in and advise banks. We understand the needs banking companies have relating to their investments, documentation and compliance for regulators, as well as their internal due diligence and reporting processes. Alden also offers access to the fund products of its affiliate, Equalize Capital LLC, which manages funds designed to provide banks with solid investment returns while providing CRA credits by investing in SBA loans to small businesses, mortgage loans to minority and low-income individuals, and loans that are tied to U.S. Government lending and investment programs.

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**Krudys**

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## LENDING



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[www.agri-access.com](http://www.agri-access.com)

Contact: Ray Smith - [ray.smith@agri-access.com](mailto:ray.smith@agri-access.com)



Smith

Agri-Access provides secondary market financing for agricultural and rural land across the nation. Our focus is on helping banks strengthen their agricultural borrower relationships by providing a full range of competitive long-term real estate financing products. Since 2003, the organization has established a large network of strong relationships with community banks and other lending institutions across the country. Agri-Access' products, services, approach and expertise are specifically designed to help ag lenders retain business with their existing clients and cultivate new client relationships.



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# People on the Move

Have information from your bank about promotions or branch news?  
Send it to Lila Griffin at [lgriffin@TNBankers.org](mailto:lgriffin@TNBankers.org).

## PROMOTIONS

**Alexander Thompson Arnold, Milan**, has promoted **Elizabeth Russell Owen** to partner at the Paris office.



OWEN



PATTERSON



LINDSAY



LOREANT



MARTIN

**CapStar Bank, Nashville**, has named **Joey Patterson**; **Greg Lindsay**; and **Emanuel "Manny" Loreant** as senior vice presidents, commercial relationship managers; and **Tiffany Martin** as vice president and commercial relationship manager with a concentration in **Rutherford** and **Williamson** counties.

**CBBC, Maryville**, has welcomed **Andrea Adams** as a loan processor.



ADAMS

**CB&S Bank Inc.**, has promoted **Amy Spain** to vice president, as the West Region collections manager based in the **Parsons** office; **Daryl Luna** to vice president as the East Region collections manager based at the **Fayetteville** office and has named **Heather Williams** as branch sales manager at the **Cornersville** branch.



WILLIAMS



MOORE



SHEPPARD



HUMPHREY



SLANEY

**CedarStone Bank, Lebanon** has promoted **Ashley Moore** to head teller and **Ashlyn Sheppard** to customer service representative at the **Mount Juliet** office. The bank has welcomed **Chuck Humphrey** to the loan operations department and **Will Slaney** as lending assistant.

**Coffee County Bank, Manchester**, has welcomed **Don Rogers** as a community banker.



WHEAT



DAVIS



DENNY

**Diversified Trust, Memphis** has promoted **Jason Wheat** to senior vice president and **Jay Davis** to senior vice president and **Lauren Denny** to senior associate.



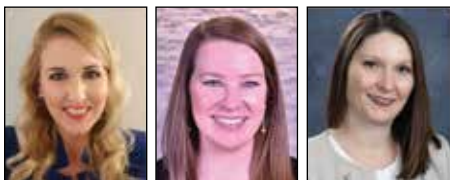
RAYMOND



HALLUM

**Diversified Trust, Nashville**, has promoted **Mary Raymond** to principal; **David Hallum** to senior vice president,





DIXON COUTURE BRUDER



VOELLER PRICE HAGERTY



SMITH BLACK



VAUGHAN BOOKER

**Evolve Bank & Trust, Memphis**, has welcomed **Amanda Dixon**, **Reagan Couture**, **Jennifer Bruder** and **Jon Voeller** as vice presidents, lenders in the Physicians Capital Division; **Nick Price**, **Lindsey Hagerty** as a business development officers; **Alice Smith** to bank operations as wire desk, branch administration support; **Alisa Black** to the payment processing solutions division as a card services analyst; **Jaquetta Vaughan** to corporate mortgage division as senior corporate processor trainer; and **Latasha Booker** to the compliance department as resolution specialist.

**F&M Bank, Springfield**, has welcomed **Albert Cartner** as vice president/commercial lender to the Robertson County team.



CARTNER



MCKONE MCGINTY ECKINGER

**Fifth Third Bank, Nashville**, has named **Adam McKone** as senior vice president, treasury management manager; **Barbara Allen McGinty** as an assistant vice president and mortgage loan officer, and **Jeffrey Eckinger** as a commercial middle market relationship manager.

**FirstBank Mortgage, Nashville**, has named **Josh Weikers** as the new director of capital markets.



WEIKERS



WILKERSON BARNES

**First Community Bank of Tennessee, Shelbyville**, has promoted **Kelli Wilkerson** to lending officer; and named **Nolan Barnes** as a lending officer.



HARTER KAPLAN SMITH

**First Community Mortgage, Franklin Cool Springs office**, has named **Billy M. Harter** and **Jason Kaplan** as vice presidents, **Johnny Smith** as vice president of regional production.

**First Farmers and Merchants Bank, Columbia**, has welcomed **Hunter DeBerry** as a private banking officer serving Maury County.



DEBERRY

**First Freedom Bank, Cookeville**, has welcomed **Jessica Templeton** as a financial services representative.



TEMPLETON



RING WOODALL

**First Freedom Bank, Lebanon**, has promoted **Kayla Ring** to assistant vice president and **Ryan Woodall** to assistant vice president.



JENNINGS POSS ROBERTS

**First Freedom Bank, Mount Juliet at Providence**, has promoted **Rebecca Jennings** to assistant vice president and **Sara Poss** to assistant vice president. The bank welcomed **Meagan Roberts** as a financial services representative.

**First Horizon Bank, Bristol**, has welcomed **Erica Griffiths** as the Volunteer Parkway banking center manager.



GRIFFITTS

**First National Bankers Bank, Birmingham**, has added **Ginny Paul** as an assistant vice president and loan portfolio manager.

**Fourth Capital, Nashville**, has named **Christopher McCall** as chief lending officer.



MCCALL

# People on the Move *continued*



FERGUSON

GRAEBER

**Guaranty Bank & Trust Company, Memphis** has promoted **Carew Ferguson** to vice president and relationship banker and **John L. Graeber, IV** to assistant vice president/commercial lender.



MITCHELL

KETRON

**HomeTrust Bank, Knoxville**, has named **Jennifer Mitchell** as vice president and business banking officer for **Johnson City** and the Tri-Cities region. **Lisa Ketron** was named as an assistant vice president and branch manager in **Kingsport**.

**InsBank, Nashville**, has added **Zac Duckett** as a relationship manager in the bank's healthcare division.



PERRY

NICHOLS



FRIEDMAN

BROWN

**INSOUTH Bank, Brownsville**, has promoted **Mike Perry** to executive vice president; **Nick Nichols** to senior vice president; **Johnny Friedman** to network

engineer/assistant vice president; and **Kelly Brown** to teller supervisor at the main branch.



HEMPENSTAL

HOGSTON

**Mountain Commerce Bank, Knoxville**, has promoted **Casie Hempenstal** to banking officer, **Erwin; Nikki Hogston** to assistant vice president and branch manager, **Unicoi**.



HAINES

WIDENER

CHENG



ALEXANDER

FARMER

CLOUSE



LAMB

PARKER

**Mountain Commerce Bank, Johnson City**, has promoted **Melissa K. Haines** to vice president, branch administrator and security officer, **Cindy Widener** to vice president and relationship manager; **Daniel Cheng**, to vice president; **Kim Alexander**, to assistant vice president; **Pam Farmer**, to banking officer; **Neisha Clouse**, to banking officer; **Sandy Lamb** to banking officer and **Derica Parker** to head teller at the **Bristol Highway** office.

**Ncontracts, Brentwood**, has named **Marnie Keller** as vice president of sales serving Tennessee.



KELLER

**New Peoples Bank, Bristol**, has named **Marjorie Tester** as the first vice president and market manager.



TESTER



ANDERSON

WEEMS

**Patriot Bank, Millington**, has named **Cedric Anderson** as vice president, mortgage loan officer, and **Angelina Weems** as assistant vice president and branch manager at the **Memphis Raleigh Springs** office.

**Peoples Bank of East Tennessee, Madisonville**, has named **Todd Watson** as vice president and commercial lender for the **McMinn County** region.



WATSON

**Pinnacle Financial Partners, Nashville**, has welcomed **Michael Frazee** as a financial advisor, commercial real estate lender, based at the firm's **Symphony Place** headquarters office.



FRAZEE





HAYES

TURNBULL

**PNC Bank Financial Services Group Inc., Franklin**, has named **Candias Hayes** as vice president for community development banking in Tenn. **Abby Turnbull** was named as a financial wellness consultant.

**Reliant Bank, Brentwood**, promoted **Alex Ponzio** to executive vice president and **Jamey Gheen** to senior vice president in the specialized lending division that both formed in Knox County. **Will Rhoads** was promoted to senior vice president, digital and marketing; **Dustin Brann** to senior vice president, commercial lender; and **John Hammock** to senior vice president, commercial lender.



BEENE

WYATT



TWILLEY

TURBEVILLE

**RockPoint Bank, Chattanooga**, has named **Stacey Beene** as vice president, financial center manager; **Tina Wyatt** as senior vice president, director of compliance; **LaTaucha Twilley** as senior client specialist; and **Carter Turbeville** as portfolio manager.



LASTORIA

COLVARD

SWAFFORD



CHILDS

MATOUSEK

**SimplyBank, Dayton**, has promoted five senior officers to an inaugural directing officer corps: **Anthony Lastoria** to retail officer; **Candace Colvard** to financial officer; **Blake Swafford** to IT and innovation officer; **Patrick Childs** to project management officer; **Rachel Matousek** to credit officer.



CAIN

BRANNON

**SmartBank, Knoxville**, has promoted **Cynthia Cain** to executive vice president and director of financial planning & analysis. **Joel Brannon** was added as vice president, relationship manager to the team in **Pigeon Forge**.

**TriStar Bank, Dickson**, has welcomed **Elizabeth Wilson** as branch manager of the **Pomona** office in Dickson.



WILSON

**Truist Bank, Nashville**, has promoted **Dorothy L. Cleaves** to senior vice president: group community development manager.



CLEAVES



WILLIAMS

PROVINCE

GONDAN

**Watkins Uiberall, PLLC, Memphis**, has promoted **Leslie D. Williams** to principal; and **B. Clark Province** to member of the firm; and named **Karen S. Gondan** as principal.

## CELEBRATIONS

**Traci Hamilton**, formerly with **Bank of Cleveland, Cleveland**, has retired after 10 years of service as a mortgage lender.



HAMILTON

**Cathy Knott**, formerly with **Carroll Bank and Trust, Huntingdon**, has retired after serving more than 40 years in banking.



KNOTT

**Missy Dixon**, formerly with **Citizens National Bank, Sevierville**, has retired after serving 35 years.



DIXON



CAGLE

WALDEN

**Tammi Cagle**, formerly with **Citizens Tri-County Bank, Jasper**, has retired; **Ann Walden**, formerly with **CTCB South Pittsburg office**, has retired.



# People on the Move *continued*

**Joyce Ransom**, formerly with **F&M Bank, Clarksville**, has retired after 30 years' service.



RANSOM



PHILLIPS



CATES

**Debbie Phillips**, former vice president and branch operations supervisor of **Commercial Bank, Harrogate**, has retired after serving 41 years in the banking industry. **Sandy Cates**, former vice president and loan officer at the Knoxville-Halls branch, has retired after 25 years of service at Commercial Bank and 40 years total in the banking industry.

**Dee Jernigan** of **FirstBank, Nashville**, was named to Forbes 2021 Best-in-State Wealth Advisor list.



JERNIGAN

**First Horizon's Rutherford County Region President, Yolanda Greene**, has been named 2021 board chair for the Rutherford County Chamber of Commerce.



GREENE



JONES



HULL

In 2020, **Rebecca Jones**, executive vice president, and **Vickie Hull**, assistant vice president of Shelbyville's **First Community Bank of Tennessee** have completed 127 hours and 154 hours respectively, of community service in the Shelbyville community.

**David Reynolds**, president and CEO, of **Home Federal Bank of Tennessee, Knoxville**, has been named to the OCC Mutual Savings Association Advisory Committee.



CASSETY




KING

**Macon Bank and Trust, Lafayette**, employees **Linda Cassety** and **Veachel King** have retired respectively after 48 and 47 years of service.



**Powell Valley National Bank, Kingsport**, branch manager **Brent Miller** was recognized by Kingsport Mayor Pat Shull for his service with United Way of Greater Kingsport as the 2020 campaign chair and his service on the campaign cabinet over the past decade.

Several **TBA** members earned a spot in the American Banker 2021 Best Fintechs to Work For ranking of 49 companies including: 1. **IntraFi Network**; 14. **Bankers Healthcare Group**; 30. **Kasasa**; 36. **Jack Henry & Associates**; 37. **CSI Inc.**; 39. **Abrigo**. 





# Bank Notes



**Baker Donelson, Nashville**, has moved to Broadway, 1600 West End Ave. Nashville.



**BancorpSouth Bank's Dan Rollins will be the chairman and CEO and Paul Murphy (Cadence Bank) will be executive vice chairman of the combined company.**

**Tupelo, Miss.-based Bancorp-South Bank** has agreed to acquire **Houston-based Cadence Bancorp.** BancorpSouth Bank will enter Georgia, will expand in Alabama, Florida, Mississippi, and Texas. The merger will expand BancorpSouth in Tennessee by four branches. The combined company will operate as **Cadence Bank** and maintain dual headquarters in **Tupelo and Houston, Texas.**



**Bank of Frankewing, Frankewing**, celebrated their centennial anniversary in March with a breakfast and open house and door prizes.



**Centennial Bank, Trezevant**, has announced plans for a branch office to be built in **Humboldt** in the Gibson County Industrial Park on Central Ave.



**West TN Bank, a Div. of Decatur County Bank** opened a branch in **Jackson** on Exeter Road.

**FirstBank, Nashville**, has opened a loan production office at its FirstBank Mortgage office in Birmingham, Ala.



**First Farmers and Commercial Bank, Dayton**, broke ground on a new branch on April 19, 2021. It is set to open Spring 2022.



**First National Bank of Oneida, Oneida**, broke ground on a new main office location near the intersection of Alberta Street and Main Street. The office building will replace the bank's current main office at 18418 Alberta St. with an expected date of completion of February 2022.

**JPMorgan Chase, N.A.** is building a branch at 3030 Mallory Lane in Cool Springs and will open an additional **Williamson County** branch before year's end at Center Point Place and South Royal Oaks Boulevard in **Franklin.**

**Nashville's FirstBank** will be the name-in-title sponsor for the Franklin Amphitheater, the open-air venue in Thompson's Station, scheduled to open later this year.



# Bank Notes *continued*



**RockPoint Bank, N. A., Chattanooga,** (401 Chestnut St.) as the first de novo bank to be formed in Chattanooga since the Great Recession, opened mid-March.

**Security Federal Bank, Elizabethton** was purchased by **Community First Bank in Walhalla, S.C.** Their name is now **Security Federal Bank, a division of Community First Bank.**

**SHAZAM Inc.,** a nationwide provider of financial services to community financial institutions, has acquired software company Digital Filing Solutions (DFS), developer of FileX, an all-in-one software solution providing document imaging and management.

**SmartFinancial Inc., Knoxville,** has agreed to acquire **Sevier County Bancshares Inc., Sevierville.** The acquisition is expected to close in early third quarter and to make SmartFinancial the fourth-largest community bank headquartered in Tennessee with total assets of \$3.7 billion. Sevier County Bancshares had approximately \$424 million of total assets with six branches in Sevier County and through the deal, SmartBank will enter the Richmond, Va. market with the Sevier County Bancshares' six-person commercial banking team.

**Southeastern Trust Company, Chattanooga,** has opened a **Nashville** office (located at 3100 West End Avenue, Suite 860) led by **Britt Messer,** chief investment officer.

**The Trust Company of Tennessee, Knoxville,** has expanded its business advisory services to assist owners of privately held businesses plan for succession, led by **Sheryl Linck,** senior vice president.



LINCK

**NOW OPEN**  
We are excited to become a part of the Lawrence County community and to bring over 100 years of banking history and knowledge to our new location. We are now open at 304 Crews Street in Lawrenceburg.

Meet your hometown banking connections.

**Teresa Frazier**  
Branch Mgr.

**Chris Beckman**  
Commercial & Consumer Loans

**Kim Smith**  
Mortgage Loans

Digital Banking  
Checking/Saving Accounts  
Debit/Credit Cards  
Auto/Home/Personal/Construction Loans  
Business/Agriculture/Commercial Loans

**Citizens**  
Bank of Lawrenceburg, TN  
A Division of Citizens Bank

**304 Crews Street**  
Lawrenceburg, TN 38464  
(931) 244-1482

Teresa Frazier, Branch Manager  
Kimberly Smith, Mortgage Loans  
Chris Beckman, Commercial and Consumer Loans

**Wayne County Bank** has opened a **Lawrenceburg** location at 304 Crews St with Teresa Frazier as branch manager, Kimberly Smith, mortgage loans, and Chris Beckman, commercial and consumer loans.





# Community Building

If your bank's Facebook page has highlights from community involvement, tag @TNBankers in the post to possibly get it published in *The Tennessee Banker* magazine.



**Apex Bank** teams in **Greene County** and **Benton County** delivered food and snacks to frontline workers who helped our communities navigate the COVID-19 pandemic.

**Apex Bank, Greeneville**, held an online charity auction of office furniture and equipment and donated proceeds to the United Way of Greene County.



**CapStar Bank, Madisonville, Monroe County** team was honored to support Monroe County Friends of Animals with a monetary donation.



**CB&S Bank Inc., Lewisburg**, gave a donation to Lewisburg Police Department for their Cops for Kids program.



**Centennial Bank, Adamsville**, bank team provided a hot lunch to city employees.



**Citizens National Bank, Sevierville**, has donated \$5,000 to Great Smoky Mountain Council of the Boy Scouts of America to help cover dues and registration fees for projects such as their week-long summer camp.



**Citizens National Bank, Sevierville**, supported Walters State Community College-Sevier County Campus Culinary Program with \$500, whose students prepared lunch for the bank employees with Irish food-- corned beef and cabbage, shepherd's pie, Irish potato soup and Irish soda bread.



**Citizens Tri-County Bank** hosted a Teacher Appreciation Project in **Franklin County, Tullahoma City** to thank teachers and staff of all school systems in the bank's footprint who keep a school maintained, fed, organized & running.



# Community Building *continued*



**Citizens Tri-County Bank, Monteagle** office partnered with the Grundy County Housing Authority to serve over 200 BBQ meals to all the folks there.



**Pictured with Refugio Palacios are Commercial Bank & Trust Company officials and John Clark, interim director of the UT Martin Horace and Sara Dunagan Chair of Excellence in Banking.**

**Refugio Palacios** is a University of Tennessee at Martin finance major from **Dyersburg**, and the first recipient of the Minority Leader's Scholarship, sponsored by **Commercial Bank and Trust Company, Paris**. The scholarship was created to identify young minority students with strong leadership skills and provide resources to help prepare them for future careers in finance.



Bank team members from **Decatur County Bank, Decaturville**, volunteered to help Second Harvest Food Bank of Middle Tennessee sort and package 2,900 meals for area families to provide food for the Decatur County School pantry program

**Fifth Third Bank**, through the Fifth Third Foundation, has awarded four black-owned businesses in **Nashville** a portion of a \$1.2 million program designed to boost minority, female entrepreneurs.



**Nashville's FirstBank** has joined forces with Rock the Street, Wall Street in support of the nonprofit's mission to motivate female high school students to pursue careers in banking and finance and to improve their overall financial literacy skills. FirstBank President and CEO Chris Holmes kicked off the partnership by presenting a check to Ashley Leftwich, partner engagement manager of Rock the Street, Wall Street.



**First Community Bank of the Heartland Inc., Martin**, was a sponsor of UT Martin Alpha Omicron Pi Hot Chocolate virtual 5K run, and all proceeds went to the Arthritis Foundation.



Bank teams from **First Community Bank of the Heartland Inc., Dresden, Dyersburg, Martin-Skyhawk, Martin Downtown** offices for Make A Difference program delivered individual gifts with a handwritten card to the residents of local nursing homes and their caregivers.





**First Horizon Foundation, Memphis,** has donated almost \$150,000 to support five hunger-relief organizations in Middle Tennessee: Catholic Charities of Tennessee, Conexion Americas, Fifty Forward, Friends in General and Second Harvest Food Bank.

**First Horizon Foundation, Memphis,** has pledged 500,000 to Junior Achievement of Memphis and the Mid-South, which educates students about entrepreneurship, work readiness, and financial literacy. The contribution serves as the launch of a capital campaign for Junior Achievement, giving children in West Tennessee access to the latest financial literacy programs and hands-on experimental learning.



The sidewalk in front **Knoxville Main First Horizon Bank**, 800 Gay St. banking center was decorated by a local chalk artist for the Dogwood Arts festival.

**Home Federal Bank of Tennessee, Knoxville,** was one of the community sponsors of the Reach for the Peaks Virtual Hike in March to celebrate Girl Scout Week.

**Landmark Community Bank, Collierville,** has donated \$3,000 to support The American Heart Association.



**Legends Bank employees and Tommy Bates, CEO, with representatives from Habitat for Humanity**

**Legends Bank, Clarksville,** will team up with Habitat for Humanity of Montgomery County, Tenn. to help build a home later this year for a local family in need of affordable housing.



**Pinnacle Financial Bank, Memphis,** 10 associates volunteered at the Humane Society of Memphis and Shelby to walk dogs awaiting adoption.



**Pinnacle Financial Bank, Murfreesboro** **South Lowry** team made their own brackets for the NCAA Division I Men's Basketball Tournament to predict the winners, decked out the drive-thru window, and dressed in their favorite team colors to celebrate.



**SimplyBank, Dayton,** is donating a series of \$1,000 gifts to local nonprofits, such as Flourish Foster Care and Support and We Care Thrift Center and Community Center. The bank donated \$2,000 to the Rhea County Community Center to support kids and families.


**Simmons Bank, Pine Bluff, Ark.,** hosted an inaugural, Ryder Cup-style tournament for amateurs at the TPC Southwind golf course in **Memphis** with champions from **Tennessee** and Arkansas golf associations playing to win the Simmons Bank Cup.

#### The Simmons First Foundation



presented a \$25,000 grant to the Boys & Girls Club of **Northwest Tennessee** to purchase new stationary bikes, basketballs and boxing equipment for a new physical fitness program.

**U.S. Bank, N. A.** has donated a car to a Middle **Tennessee** veteran who had her leg amputated after a firefight while in Afghanistan. Medically retired U.S. Army Sgt. Stephanie Vazquez received a new car by U.S. Bank and Freedom Alliance, an organization that helps wounded warriors, partnered to present her with a 2018 Dodge Journey as part of the bank's Driven to Serve initiative, pairing available vehicles with service members in need.

**Wilson Bank & Trust, Lebanon,** the 2021 Penny Drive raised nearly \$18,000 for Second Harvest Food Bank of Middle Tennessee. 



# DIVERSITY IS ESSENTIAL

FIND TALENT IN ALL THE RIGHT PLACES THROUGH OUR  
NEWEST PARTNERSHIP WITH AMERICA'S JOB  
EXCHANGE!

## EVERY JOB YOU POST WILL BE DISTRIBUTED TO

- One-Stop Career Centers - 2,500 state employment offices working directly with veterans and local job seekers for job placement
- Community Based Organizations - Over 4,500 public and private nonprofit organizations, many focused on specific diversity hiring
- JOFDAV & Disabled Persons - Leading websites focused on assisting veterans and other job seekers with disabilities
- America's Job Exchange Main & Niche Sites - This includes [americasjobexchange.com](http://americasjobexchange.com) and their network of sites that cater to veterans and individuals with disabilities



BankTalentHQ



# Employment Opportunities

TBA now offers three ways to find and post job opportunities in the banking industry across the state.



**1.** The TBA Job Bank is free for TBA member banks to post positions online. You can submit your job openings to Penny Powlas at [ppowlas@tnbankers.org](mailto:ppowlas@tnbankers.org), and jobs can be viewed at [TNBankers.org/job-bank](http://TNBankers.org/job-bank), as well as in each issue of the Tennessee Banker magazine on this page.



**2.** [BankCareers.org](http://BankCareers.org) is a service provided by TBA where banks can connect with university students interested in careers in banking. Banks post job opportunities and internships, and students from universities across Tennessee can apply from the website. Visit [BankCareers.org](http://BankCareers.org) to post positions, or reach out to Matt Radford at [mradford@tnbankers.org](mailto:mradford@tnbankers.org).



**3.** BankTalentHQ partners with TBA and other state bankers associations. It allows Tennessee banks to reach a nation-wide audience by posting job openings for your institutions, with the ability to purchase a single 30-day post or a discounted posting package to fill multiple vacancies. Visit [BankTalentHQ.com](http://BankTalentHQ.com) to post your jobs or find employment opportunities.

## JOB BANK POSITIONS AVAILABLE

### 2105-6 BANK TELLER

Sumner Bank & Trust is looking for a Bank Teller. SB&T is a Community Bank in Sumner County with 2 locations in Gallatin and 1 location in Hendersonville. SB&T offers competitive salary and benefits for all full-time associates. SB&T is an equal opportunity employer. Please send resumes to [slowman@sumnerbank.com](mailto:slowman@sumnerbank.com).

### 2105-5 LOAN DOCUMENTATION MANAGER

Fourth Capital is seeking a qualified Loan Documentation Manager. Applicants can apply at <https://fourthcapital.com/careers/apply-2/>

### 2105-4 LOAN ADMINISTRATIVE ASSISTANT

Fourth Capital is seeking a qualified Loan Administrative Assistant. Applicants can apply at <https://fourthcapital.com/careers/apply/>

### 2105-3 APPLICATION INTEGRATION ENGINEER II

Wilson Bank & Trust, a Middle Tennessee Community Bank, is seeking candidates for its Application Integration Engineer II position, located in Lebanon, TN. Visit [www.wilsonbank.com](http://www.wilsonbank.com), click on "About Us", then "Careers" for online employment application and submission instructions.

### 2105-2 APPLICATIONS ENGINEER II

Wilson Bank & Trust, a Middle Tennessee Community Bank, is seeking candidates for its Applications Engineer II position, located in Lebanon, TN. Visit [www.wilsonbank.com](http://www.wilsonbank.com), click on "About Us", then "Careers" for online employment application and submission instructions.

### 2105-1 COMMERCIAL LENDER

Wilson Bank & Trust, a Middle Tennessee Community Bank, is seeking candidates for its Commercial Lender position for its Williamson County location. Visit [www.wilsonbank.com](http://www.wilsonbank.com), click on "About Us", then "Careers" for online employment application and submission instructions.

### 2104-12 MARKETING COORDINATOR

One Bank of Tennessee is seeking an experienced Marketing Coordinator. Please send resume and salary requirements to HR Director; P.O. Box 2809; Cookeville, TN 38501 or email [awalker@onebanktn.com](mailto:awalker@onebanktn.com).

### 2104-11 MORTGAGE LOAN ORIGINATOR

One Bank is seeking a qualified Mortgage Loan Originator for the Upper Cumberland/East TN region. Please send resume and salary requirements to HR Director; P.O. Box 2809; Cookeville, TN 38501, or email [awalker@onebanktn.com](mailto:awalker@onebanktn.com).

### 2104-10 INFORMATION TECHNOLOGY OPERATIONS OFFICER

INSOUTH Bank is seeking a qualified Information Technology Operations Officer for their Brownsville, TN office. If you meet the qualifications and would like to apply, please forward resume, in Word or Excel format, to [human.resources@insouth.com](mailto:human.resources@insouth.com).

### 2104-9 MORTGAGE LOAN ORIGINATOR/APPRENTICE

Apex Bank is seeking a qualified Mortgage Loan Originator/Apprentice for their Knoxville office. Interested parties may send their resumes to [Lance.mckinney@apexbank.com](mailto:Lance.mckinney@apexbank.com) and [Jerome.julian@apexbank.com](mailto:Jerome.julian@apexbank.com).

### 2104-8 BANK CONSUMER COMPLIANCE SPECIALIST

Apex Bank is seeking a qualified Bank Consumer Compliance Specialist for their Knoxville office. Interested candidates may send their resumes to [lynn.riddle@apexbank.com](mailto:lynn.riddle@apexbank.com).

### 2104-7 BANK CONTROLLER

Apex Bank is seeking a qualified Bank Controller for their Knoxville office. Qualified candidates may send their resumes to [Janet.simpson@apexbank.com](mailto:Janet.simpson@apexbank.com).


### 2104-6 SECONDARY MARKET MORTGAGE LOAN PROCESSOR / UNDERWRITER

Heritage Bank & Trust is seeking a qualified Secondary Market Mortgage Loan Processor/Underwriter. Qualified candidates may email their resumes to [HR@heritagebankandtrust.com](mailto:HR@heritagebankandtrust.com).

### 2104-5 SOCIAL IMPACT ANALYST

Pathway Lending is seeking a qualified Social Impact Analyst. Qualified candidates may email resumes to Ashley Verbert at [ashley.verbert@pathwaylending.org](mailto:ashley.verbert@pathwaylending.org).

### 2104-2 CASH MANAGEMENT IMPLEMENTATION & ANALYSIS SPECIALIST

Wilson Bank & Trust, a Middle Tennessee Community Bank, is seeking candidates for its Cash Management Implementation & Analysis Specialist position in Lebanon. Visit [www.wilsonbank.com](http://www.wilsonbank.com), click on "About Us", then "Careers" for online employment application and submission instructions. 

Tennessee banks and associate members may list positions free-of-charge as a benefit of their membership in the Tennessee Bankers Association. Those interested in placing an ad or replying to position openings (refer to position number) should direct their inquiries to Penny Powlas at [ppowlas@TNBankers.org](mailto:ppowlas@TNBankers.org), or 800-964-5525 or 615-244-4871. View more positions at [TNBankers.org/jobbank](http://TNBankers.org/jobbank).

# Featured Events

**JUNE  
27-29**

## **TBA YOUNG BANKERS DIVISION LEADERSHIP CONVENTION**

**Renaissance Nashville Hotel, Nashville**

Hotel Room Block Deadline: May 28

Early Registration Deadline: June 14

TBA Member/Associate Member Early Registration: \$345

Multiple registrations from same institution get \$45 discount

TBA Contact: Caroline Latham, [clatham@TNBankers.org](mailto:clatham@TNBankers.org)

The Leadership Convention is the premier event of the TBA Young Bankers Division, gathering future leaders of the Tennessee banking industry for professional and personal leadership development and the opportunity to form relationships with peers from across the state that will benefit individuals and their institutions for decades to come.

### **Special Events**

- Election of Young Bankers Division Officers and Directors
- Evening Reception at Alan Jackson's Broadway Honky Tonk, AJ's Good Time Bar

### **Speakers Include**

Dr. LaVaughn Henry shares his views on the current state of the global economy and what bankers need to be watching as economic predictors in 2021.

Dr. Kevin Dyson, a Tennessee Titan icon-turned high school principal, will share lessons in leadership from the field and the classroom.

Sean Payant explores relationship strategies for bankers and best practices for executing a customer experience that drives a high return on investment.

While Michael Oher was protecting the quarterback's blindside in high school, S.J. Tuohy Jr. protected Oher—his older, adoptive brother. Touhy will share his experiences, which helped inspired the Oscar-winning 2009 film, *The Blind Side*, and more.

### **Thank you sponsors**





**JULY  
18-23**

## **THE SOUTHEASTERN SCHOOL OF BANKING I & II**

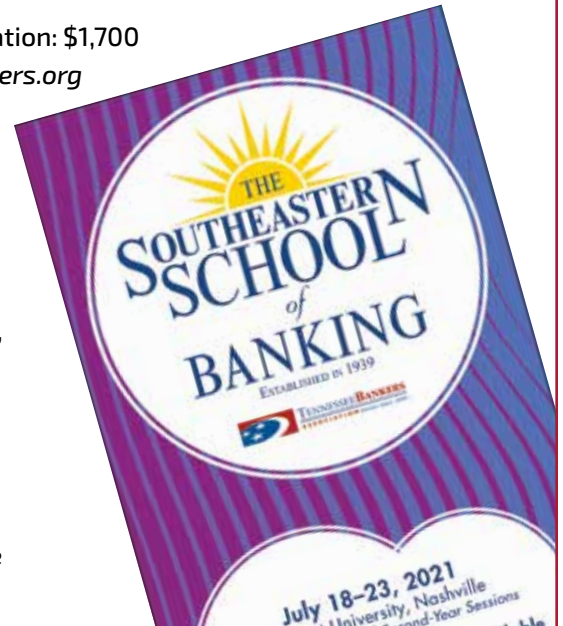
**Belmont University, Nashville**

Early Registration Deadline: June 21

TBA Member/Associate Member Early Registration: \$1,700

TBA Contact: Monique White, [mwhite@TNBankers.org](mailto:mwhite@TNBankers.org)

The Southeastern School of Banking is a must for career bankers. Serving Tennessee financial institutions since 1939, the two-year school incorporates lectures and home study assignments. Some of the topics covered in the first year are bank financial analysis, macroeconomics, asset/liability management, investments, lending, strategic planning, and HR management. The newest version of the Stanford Bank Simulation Game is a tool for learning about financial institution management. The second-year general banking classes include employee skills, fraud and ethics, technology, changing bank environment, bank security, management, and completion of the Stanford Bank Simulation Game.



**AUGUST  
10 & 11**

## **UNIVERSAL BANKER CERTIFICATION PROGRAM**

**TBA Barrett Training Center, Nashville**

Early Registration Deadline: July 27

TBA Member/Associate Member Early Registration: \$530

TBA Contact: Sheena Frech, [sfrech@TNBankers.org](mailto:sfrech@TNBankers.org)

This two-day seminar's focus is on the essentials for today's banking environment to develop the universal branch, get the right team on board, provide exceptional service, make referrals, and build profitable relationships from millennials to baby boomers. This program is highly recommended for all bank employees in customer contact positions, branch managers, retail branch administrators, and marketing directors.

### **Key Objectives**

- Understanding the changing role of retail banking
- Checklist to implementation the universal experience
- Preparing and onboarding internal team members for universal banking
- Interviewing for today's cross-trained, universal banker
- Training and developing the cross-trained, universal banker
- Moving from order taker to relationship builder




2019 participants

# It pays to be observant



**“It pays to be observant,” a long-held belief of Evelyn Armstrong, really did pay off when she helped foil a potential bank robbery.** Armstrong observed two men in a car who appeared to be “casing” the United American Bank’s Nolensville Road branch. After alerting bank teller Beth Sandlin, the police were called to the scene, where a chase ensued. The two men were apprehended and charged. Armstrong’s efforts were rewarded by bank officials with a \$100 savings account and lifetime free checking services.

Pictured left to right: Jerry Mason, vice president and director of the bank’s retail division; Frank A. Woods, president; Evelyn Armstrong; Beth Sandlin, teller; and Ron Woods, manager of the Nolensville Road branch. 

Originally published in *The Tennessee Banker* in March 1978.



# Professional Development Calendar

Due to the COVID-19 pandemic, TBA will offer virtual options in addition to in-person attendance moving forward. Visit [TNBankers.org/calendar](https://TNBankers.org/calendar) for specific event information and for the most up-to-date changes to the education calendar.

## 2021

### ● June 13–15

131st TBA Annual Meeting  
Charleston Place Hotel,  
Charleston, SC

### ● June 22

2020–2021 Senior Compliance Officer  
Forums, Session 3 of 4  
TBA Barrett Training Center, Nashville

### ● June 27–29

Leadership Convention  
Renaissance Nashville Hotel, Nashville

### ● July 18–23

The Southeastern School  
of Banking<sup>SM</sup> I & II  
Belmont University, Nashville

### ● August TBD

Internal Bank Audit and Risk Assessment  
School  
TBA Barrett Training Center, Nashville

### ● August 10 & 11

Universal Banker  
TBA Barrett Training Center, Nashville

### ● August 12

Retail Banking Officer Forum, Session 2 of 3  
TBA Gilliam Board Room, Nashville

### ● August 16–19, 24–26

Membership Meetings  
Manchester, Nashville, Memphis, Jackson,  
Chattanooga, Kingsport, Knoxville

### ● August 19

The Branch Management and Retail Banking  
Leadership Series,  
Session 3 of 4  
TBA Barrett Training Center, Nashville

### ● August 20 **WEBINAR**

Right of Rescission - Review & Update  
Online

### ● August 30

Tax Return Analysis  
TBA Barrett Training Center, Nashville

### ● August 31 & September 1

Basic Consumer Lending  
TBA Barrett Training Center, Nashville

### ● September 2 & 3

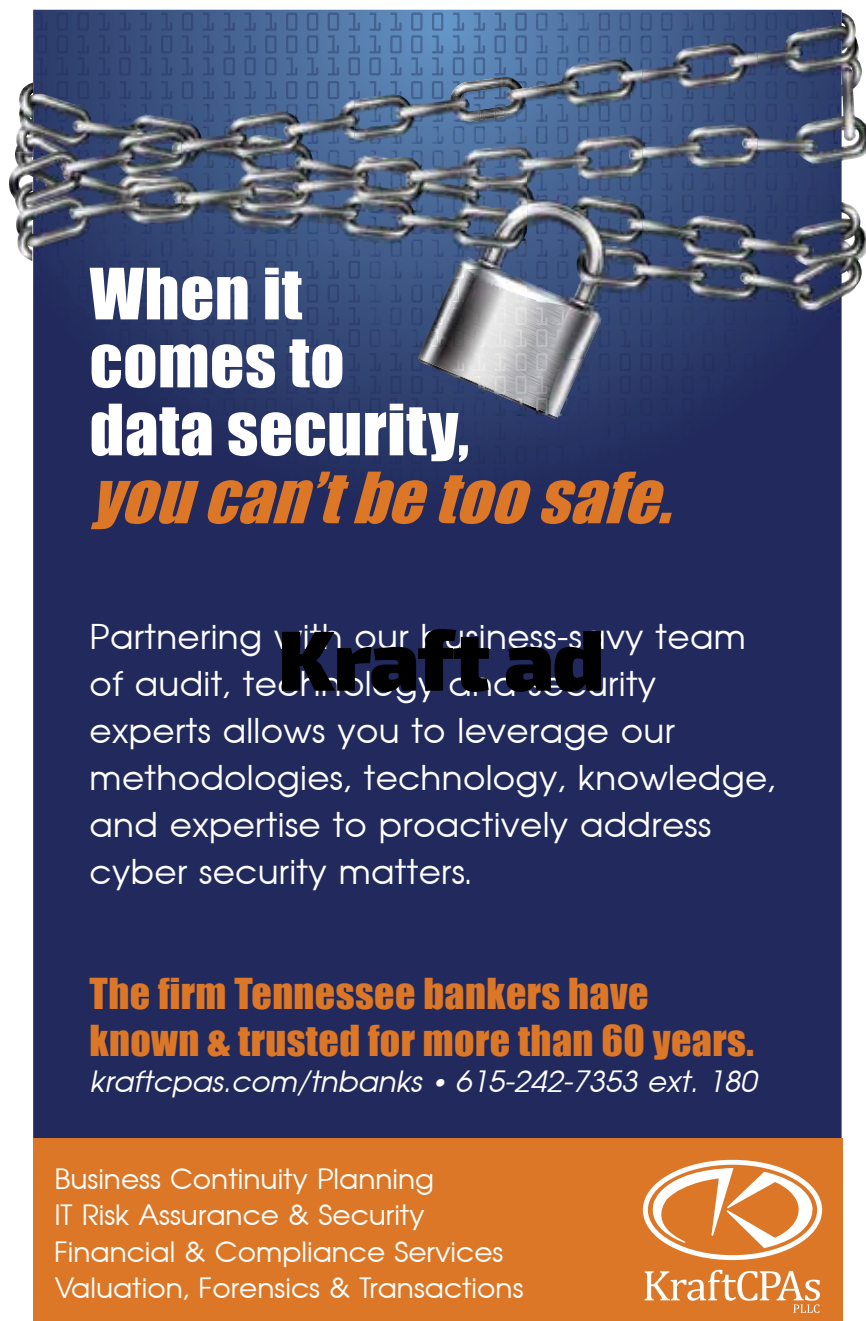
Training the Credit Analyst  
TBA Barrett Training Center, Nashville

### ● September 7 & 8

Loan Assistant and Loan Processor  
Workshop  
Knoxville, Nashville

### ● September 8, 9, 10

2021–2022 Senior Lender Forums,  
Session 1 of 3  
TBA Gilliam Board Room, Nashville



**When it comes to data security, you can't be too safe.**

Partnering with our business-savvy team of audit, technology and security experts allows you to leverage our methodologies, technology, knowledge, and expertise to proactively address cyber security matters.

**The firm Tennessee bankers have known & trusted for more than 60 years.**  
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# Dependable Partnership

You can depend on FNBB to be your trusted partner, never calling on your customers or competing for their business. We can assist your bank with correspondent lending services for all types of loans, rates and terms.

---

## Depend on FNBB to help you manage:

- Lending limit constraints
- Liquidity needs
- Portfolio diversification

---

## Reliable lending services resources for growing and expanding:

- Bank stock financing
- Bank acquisition loans
- Interest Rate Hedging/Swaps
- Loans to directors and executive officers
- Participations / overline assistance

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**Charles Morris**  
*President*

**Jonathan Simon**  
*Correspondent Lending Officer*

**Charles Kown**  
*Relationship Manager*

Give us a call and let us show you why bankers in Tennessee trust FNBB with their lending needs.

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**SERVICE BEYOND COMPARISON**

